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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART
MONMOUTH COUNTY
DOCKET NO. MON-DC-009590-25

SUSAN OCHS¹, ACTING
COMMISSIONER OF THE
NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE,

Plaintiff,

v.

ROBERT E. NGUIDJOL,

Defendant.

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Jennifer Davenport, Attorney General of New Jersey, (by Richard E. Wegryn, Jr., Deputy Attorney General, appearing), attorney for Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

¹ Pursuant to R. 4:34-4, the caption has been revised to reflect the current Acting Commissioner of the Department.

Defendant, Robert E. Nguidjol (“Defendant”), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered for failure to appear, answer, or otherwise defend;

This Court now finds that the Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (“Fraud Act”), by applying to Progressive Direct Auto (“Progressive”) for an automobile insurance policy on April 25, 2022 and knowingly concealed that the insured vehicle had already been involved in a loss on April 24, 2022, and by subsequently applying for benefits to cover the preexisting damages on April 26, 2022 using a false date of loss, in violation of 17:33A-4(a)(1), – 4(a)(3)(a) - 4(a)(3)(b), - 4(a)(4)(b), and - 4(a)(5);

FINAL JUDGMENT is on this 15th day of April 2026, entered in the amount of \$18,310.00 against Defendant Robert E. Nguidjol and in favor of Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$15,000.00 civil penalty for two violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys’ fees of \$2,310.00, pursuant to N.J.S.A. 17:33A-5(b); a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant’s driving privileges will be suspended for a period of one (1) year from the date of this judgment.

IT IS FURTHER ORDERED Service of this Order shall be deemed effectuated upon all parties upon its upload to eCourts. Pursuant to Rule 1:5-1(a), movant shall serve a copy of this Order on all parties not served electronically within seven (7) days of the date of this Order.

/s/ Andrea I. Marshall

HON. ANDREA I. MARSHALL, J.S.C.

Statement of Reasons

This motion is unopposed. Defendant is in default.

Pursuant to the un rebutted proofs, Defendant incurred debt pursuant to Defendant submitting a fraudulent claim under the New Jersey Insurance Fraud Prevention Act. Defendant owes \$18,310.00.

R. 4:43-2 governs Final Judgment by Default. The Rule provides that:

(b) “in all other cases, except Family Part matters recognized by Part V of these Rules, the party entitled to a judgment by default shall apply to the court therefor by notice of motion pursuant to R. 1:6, served on all parties to the action, including the defaulting defendant or the representative who appeared for the defaulting defendant. No judgment by default shall be entered against a minor or mentally incapacitated person unless that person is represented in the action by a guardian or guardian ad litem who has appeared therein. If, to enable the court to enter judgment or to carry it into effect, it is necessary to take an account or to determine the amount of damages or to establish the truth of any allegation by evidence or to make an investigation of any other matter, the court, on its own motion or at the request of a party on notice to the defaulting defendant or defendant's representative, may conduct such proof hearings with or without a jury or take such proceedings as it deems appropriate. The notice of proof hearing shall be by ordinary mail addressed to the same address at which process was served unless the party entitled to judgment has actual knowledge of a different current address for the defaulting defendant. Proof of service of the notice of motion and notice of any proof hearing shall certify that the plaintiff has no actual knowledge that the defaulting defendant's address has changed after service of original process or, if the plaintiff has such knowledge, the proof shall certify the underlying facts...

Id.

Applying those principles here, Defendant incurred the debt as a result of submitting a fraudulent claim under the New Jersey Insurance Fraud Prevention Act. The facts are not disputed. Judgment for the undisputed amount, plus costs, is appropriate in accordance with R. 6:6-3 and R. 4:43-2.

Defendant is in default. Defendant incurred unpaid fees totaling \$18,310.00. Liability and quantum of damages are not disputed. Included within that figure is \$2,310.00 in legal fees which are recoverable. The court finds those proportional fees are reasonable when compared to the factors of R.P.C. 1.5(a). Plaintiff was wholly successful. The number of hours devoted to this matter were

reasonable. Finally, the fees requested are proportional to the underlying damages. Accordingly, the request is granted.