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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - OCEAN COUNTY
DOCKET NO. OCN-L-003118-25

SUSAN OCHS, ACTING)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,¹)

Plaintiff,)

v.)

JENNIFER L. TRUEX a/k/a)
JENNIE TRUEX,)
Defendant.)

Civil Action

**ORDER OF FINAL JUDGMENT
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Jennifer Davenport, Attorney General of New Jersey, (by Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey

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

Department of Banking and Insurance ("Plaintiff") on a motion for final judgment by default; and

Defendant, Jennifer L. Truex a/k/a Jennie Truex ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendant's failure to appear, answer, or otherwise defend;

This Court now finds that Defendant falsely represented to Progressive Garden State Insurance Company ("Progressive") on a statement of no loss ("SONL") that she submitted to Progressive to reinstate her lapsed automobile insurance policy that no drivers or vehicles insured under her automobile insurance policy were involved in a motor vehicle accident between the date and time Defendant's automobile insurance policy lapsed for nonpayment of premium, and the date and time she submitted the SONL to Progressive when, in fact, an accident involving both an insured vehicle and an insured driver occurred just minutes prior to Defendant submitting the SONL to Progressive, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -4(a)(5).

This Court also finds that Defendant violated the Fraud Act by falsely representing to Progressive on a first notice of loss ("FNOL") in support of a claim for payment ("Claim") for damages that occurred to an insured vehicle from a motor vehicle accident ("Accident") that the Accident occurred after the time she

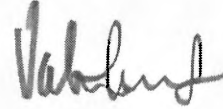
represented on the FNOL that the Accident occurred when, in fact, the Accident occurred prior to that time, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3)(a), and -4(a)(3)(b).

This Court further finds that Defendant violated the Fraud Act by submitting an altered police report to Progressive in support of the Claim that falsely represented that the Accident occurred after the time the Accident actually occurred when, in fact, the Accident occurred prior to the time listed on the altered police report that the Accident occurred, in violation of N.J.S.A. 17:33A-4(a)(2), -4(a)(3)(a), and -4(a)(3)(b).

FINAL JUDGMENT is on this 24TH day of April, 2026, entered in the amount of \$12,329.99 against Defendant, Jennifer L. Truex a/k/a Jennie Truex, and in favor of Plaintiff. This amount consists of \$7,500.00 in civil penalties for three (3) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,750.00 pursuant to N.J.S.A. 17:33A-5b; costs of service in the amount of \$79.99 pursuant to N.J.S.A. 17:33A-5b; \$1,000.00 constituting the statutory fraud surcharge pursuant to N.J.S.A. 17:33A-5.1, which is imposed for violations of the Fraud Act in addition to any other penalty, fine or charge imposed pursuant to law.

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, that a copy of this Order be served upon all parties within 7 days of the date of receipt.



Hon. Valter H. Must, J.S.C.

This motion was:

_____ Opposed

_____X_____ Unopposed