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FILED

JUL 17 2026

KIMBERLY ESPINALES-MALONEY, J.S.C.

SUSAN OCHS, ACTING
COMMISSIONER OF THE
NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE¹,

Plaintiff,

v.

DAMIAN MURRAY-SHAW,

Defendant.

SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - HUDSON COUNTY
DOCKET NO. HUD-DC-019742-25

Civil Action

**ORDER OF ENTRY OF
FINAL JUDGMENT BY DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

**AMOUNT IN CONTROVERSY:
\$7,958.00**

Defendant, Damian Murray-Shaw ("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; and

This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud

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

Act"), specifically N.J.S.A. 17:33A-4(a)(1), and N.J.S.A. 17:33A-4(a)(3), failing to disclose to Progressive Garden State Insurance Company ("Progressive") when adding comprehensive and collision coverage to his existing motorcycle insurance on September 8, 2020, that the insured motorcycle was involved in an accident three hours prior to the change in coverage; and falsely representing to Progressive, in support of a claim for insurance benefits that he added comprehensive and collision coverage before the motorcycle accident, when, in fact, he did so after the accident.

FINAL JUDGMENT is on this 17th day of July 2026, entered in the amount of \$7,958.00 against Defendant, Damian Murray-Shaw, and in favor of Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,958.00, pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000.00, pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that, pursuant to N.J.S.A. 39:6A-15, Defendant Damian Murray-Shaw's driving privileges shall be suspended for a period of one 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.

Kimberly Espinales-Maloney

Hon. Kimberly Espinales-Maloney, J.S.C.

This motion was:

_____ Opposed

 x Unopposed

Motion **granted** per R. 4:43-2(B) because the proofs are competent and persuasive.

Morales v. Santiago, 217 N.J.Super. 496, 505 (App. Div. 1987).

The request for civil penalties is granted pursuant to N.J.S.A. 17:33A-5(b). The request for statutory fraud surcharge is granted pursuant to N.J.S.A. 17:33A-5.1.

The request for attorney's fees is granted pursuant to N.J.S.A. 17:33A-5(b) and in accordance with Rule 4:42-9 and RPC 1.5(a). The Court finds the fees requested to be reasonable and necessary.