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FILED

11:34 am, Jul 28, 2026

SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - ESSEX COUNTY
DOCKET NO. ESX-DC-033957-25

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

Plaintiff,

v.

GERARDO MORALES-
ALMONTE,

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 Chandra M. Arkema, 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, Gerardo Morales-Almonte, ("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, knowingly concealed and failed to disclose a prior automobile accident and claim for damages to the insured vehicle, and then falsely represented to Progressive Auto Insurance that his vehicle was damaged after the inception of the new policy, when in fact the damage occurred before the policy's inception, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3).

FINAL JUDGMENT is on this 28th day of July 2026, entered in the amount of \$8,820.00 against Defendant 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 two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,820.00 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's driving privileges will be suspended for a period of one (1) year from the date of this judgment.

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

This motion was:

_____ Opposed

xx _____ Unopposed

Mayra V. Tarantino

Mayra V. Tarantino, J.S.C.