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FILED

JUL 31, 2026

Jeffrey R. Brown, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - MIDDLESEX COUNTY
DOCKET NO. MID-DC-013510-24

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

Plaintiff,

v.

JOHN TORRES,

Defendant.

Civil Action

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

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

**AMOUNT IN CONTROVERSY:
\$7,976.00**

Defendant, John Torres ("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

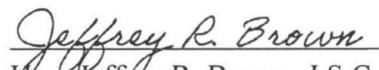
This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud

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)(4)(a) and -4(a)(4)(b), by falsely stating on an automobile insurance application to Progressive Garden State Insurance Company that he was the driver of the insured vehicle and that the vehicle was garaged in East Brunswick, New Jersey, when in fact, his son was the driver of the insured vehicle and the insured vehicle was garaged in Glen Cove, New York;

FINAL JUDGMENT is on this 31st day of July, 2026, entered in the amount of \$7,976.00 against Defendant, John Torres, and in favor of Plaintiff, Susan Ochs, 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 \$1,976.00, 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 a copy of this Order be served upon all parties within seven (7) days of the date of receipt.


Hon. Jeffrey R. Brown, J.S.C.

()OPPOSED
(X)UNOPPOSED

MOTION TO ENTER JUDGMENT is hereby GRANTED.

Having reviewed the above motion, I find it to be meritorious on its face, and it is unopposed. Therefore, pursuant to R. 1:6-2, it is GRANTED substantially for the reasons set forth in the moving papers.