

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

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"), specifically N.J.S.A. 17:33A-4(a)(4)(b) and - 4(a)(5), by submitting an application on August 7, 2023 through Avery's Insurance Agency LLC for automobile insurance issued by the New Jersey Special Automobile Insurance Policy ("SAIP") program in which she falsely certified that she complied with the requirement for a SAIP policy that no named insured to be covered under the SAIP policy was insured under any other automobile liability insurance policy when, in fact, she had coverage for another vehicle through the Personal Automobile Insurance Plan;

FINAL JUDGMENT is on July 10, 2026 entered in the amount of \$4,195.00 against Defendant Milagros Castro and in favor of Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$1,500.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,695.00, 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

The party receiving this order shall serve all parties within 10 days. Attorneys are served by uploading to eCourts.

Unopposed /s/William Anklowitz, J.S.C.