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DAVID J. WEAVER, J.S.C.
JUDGES CHAMBERS
MORRIS COUNTY COURTHOUSE

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – MORRIS COUNTY
DOCKET NO. MRS-DC-002480-23

JUSTIN ZIMMERMAN, ACTING)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,¹)
Plaintiff,)
v.)
ISRAEL MORALES,)
Defendant.)

Civil Action
**ORDER FOR FINAL JUDGMENT BY
DEFAULT**
**SPECIAL CIVIL PART: STATUTORY
PENALTIES**
**AMOUNT IN CONTROVERSY:
\$9,128.00**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J . Platkin, Attorney General of New Jersey, (by Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, 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, Israel Morales (“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 violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (“Fraud Act”) by making a written statement to an insurance company for the purpose of obtaining an insurance policy, knowing that the statement contained false or misleading information concerning material facts.

Specifically, in order to reinstate his automobile insurance policy that lapsed due to nonpayment of premium, Defendant submitted to Progressive Garden State Insurance Company (“Progressive”) a written Statement of No Loss (“SONL”) falsely representing that he had not been involved in any automobile accidents between the date his policy lapsed and the date he submitted the SONL to Progressive when, in fact, he had been in an accident during the lapse period, in violation of N.J.S.A. 17:33A-4(a)(4)(b); and

FINAL JUDGMENT is on this day of 2023, entered in the amount of \$9,128.00 against Defendant, and in favor of Plaintiff. This amount consists of \$5,000.00 in civil penalties for one (1) violation of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys’ fees of \$3,128.00 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 7 days of the date of receipt.

S/David J Weaver, J.S.C.
DAVID J. WEAVER, J.S.C.

This motion was:

Opposed Unopposed