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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - CAMDEN COUNTY  
DOCKET NO. CAM-DC-001357-22

MARLENE CARIDE, COMMISSIONER )  
OF THE NEW JERSEY DEPARTMENT )  
OF BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
JUSTIN CURTIS, )  
 )  
Defendant. )  
 )  
 )

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Anna M. Lascurain, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Justin Curtis ("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;

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"), specifically N.J.S.A. 17:33A-4(a)(4)(b) and N.J.S.A. 17:33A-4(a)(5), by knowingly providing false and misleading statements on an application to Progressive Insurance Company ("Progressive") by failing to identify an additional insured driver and by failing to inform Progressive that the principal garaged location of the insured vehicle was in Pennsylvania rather than New Jersey; and

FINAL JUDGMENT is on this 20<sup>th</sup> day of MARCH 2023, entered in the amount of \$15,659.47 against Defendant Justin Curtis and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for two violations of the Fraud Act; pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$4,657.50, 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; restitution of \$5,001.97 (\$4,998.85 principal plus prejudgment interest of \$63.48) payable to Progressive; and

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges shall be suspended for a period of one year from the date of this judgment; and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within \_\_\_\_\_ days of the date of receipt.

*/s/ Richard F. Wells*

The Honorable Richard F. Wells, J.S.C. Ret./Rec. J.S.C.

This motion was:

Opposed

Unopposed

"Reasons Set Forth On the Record"