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FILED

September 19, 2023

Christopher D. Rafano, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
CIVIL PART - MIDDLESEX COUNTY
DOCKET NO. MID-L-001955-22

JUSTIN ZIMMERMAN,)	
ACTING COMMISSIONER OF THE)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF)	
BANKING AND INSURANCE, ¹)	AMENDED ORDER FOR FINAL JUDGMENT
)	BY DEFAULT
Plaintiff,)	
)	
v.)	
)	SPECIAL CIVIL PART: STATUTORY
STEPHANY GONZALEZ-COLLADO)	PENALTIES
)	AMOUNT IN CONTROVERSY: \$9,736.00
Defendant.)	

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey (by Nicholas Kant, 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.

The Defendant, Stephany Gonzalez-Collado ("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 misrepresented the address at which she resided and garaged her insured vehicle, falsely stating on an application for automobile insurance and on a call with an insurance company in support of a claim that she resided in the state of New Jersey when, in fact, she resided in the state of New York, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, Defendant falsely represented on an application for automobile insurance that she resided and garaged her vehicle in New Jersey, when in fact she resided and garaged her vehicle in New York, in violation of N.J.S.A. 17:33A-4(a)(4)(a) and -4(a)(4)(b), and on a call with an insurance company in support of an automobile insurance claim, falsely represented that she resided in New Jersey, when in fact she resided in New York, in violation of N.J.S.A. 17:33A-4(a)(1).

FINAL JUDGMENT is on this **19th** day of **September** 2023, entered in the amount of \$9,736.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for (1) violation of the Fraud Act

pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,736.00 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 _____ days of the date of receipt.

s/ Christopher D. Rafano
Hon. Christopher D. Rafano, J.S.C.

This motion was:

_____ Opposed

 X Unopposed