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**FILED**  
October 20, 2023  
MARTHA D. LYNES, J.S.C.

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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - HUDSON COUNTY  
DOCKET NO. HUD-DC-006828-23

JUSTIN ZIMMERMAN, ACTING )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
EFRAIN NEGRON, JR., )  
 )  
Defendant. )

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY:  
\$13,470.00**

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 ("Plaintiff") on a motion for final judgment by default; and

Defendant, Efrain Negron, Jr. ("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 (i) falsely representing to Plymouth Rock Assurance ("Plymouth Rock") on an application for automobile insurance dated July 16, 2020 ("Plymouth Rock Application") that he had not been in any accidents or filed any claims in the six years prior to the application when, in fact, he had been in an accident in May 2020 ("May 2020 Accident") and had made a claim with GEICO Insurance Company ("GEICO"), for which GEICO paid Defendant, in violation of N.J.S.A. 17:33A-4(a)(4)(b); (ii) concealing and/or knowingly failing to disclose the May 2020 Accident on the Plymouth Rock Application, and to disclose that he had already been paid for the damage by GEICO, in violation of N.J.S.A. 17:33A-4(a)(5); (iii) falsely representing to Plymouth Rock on a First Notice of Loss that damage occurred to his Ford on August 15, 2020 when, in fact, the exact same damage occurred from the May 2020 Accident, and for which damage GEICO had already paid Defendant, in violation of N.J.S.A. 17:33A-4(a)(1); and (iv) concealing and/or knowingly failing to disclose the May 2020 Accident to Plymouth Rock on a call on September 10, 2020 in connection with his insurance claim, and by failing to disclose that the damage he was claiming had

already been paid by GEICO on his prior claim with GEICO, in violation of N.J.S.A. 17:33A-4(a)(3);

**FINAL JUDGMENT is on this 20th day of October 2023,** entered in the amount of \$13,470.00 against Defendant Efrain Negrón, Jr. ("Defendant"), and in favor of Plaintiff. This amount consists of \$10,000.00 in civil penalties for four (4) violations of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,470.00 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 pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges will be suspended for a period of one (1) year from the date of this judgment.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.

Martha D. Lynes  
Hon. Martha D. Lynes, J.S.C.

This motion was:

       Opposed   X   Unopposed

Granted. Pursuant to R. 4:43 and R. 6:6-3, requirements have been met and a sum certain for entry of final judgment by default can be ascertained.