

PREPARED AND FILED BY THE COURT

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JANUARY 18, 2024

HON. KALIMAH H. AHMAD

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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - HUDSON COUNTY
DOCKET NO. HUD-L-001392-23

JUSTIN ZIMMERMAN, ACTING)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,¹)

Civil Action

Plaintiff,)

**ORDER FOR FINAL JUDGMENT BY
DEFAULT AGAINST DEFENDANT NORMA
DELAPAZ, A/K/A NORMAN MEDINA**

v.)

GRANTED

MISDALIA DOMENA RODRIGUEZ)
a/k/a MISDALIA DOMENA;)
KARIZMA ALMONTE; CARLOS J.)
MENOSCAL, SR. a/k/a CAROLS)
MENOSCAL-DEJANON; CARLOS)
A. MENOSCAL, JR.; and)
NORMA DELAPAZ a/k/a NORMA)
MEDINA,)

Defendants.

Defendant, Norma Delapaz, a/k/a Norma Medina ("Defendant"),
having been duly served with a copy of the Summons and Complaint

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

in the above-entitled 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"), by (i) on a call with Progressive Insurance Company ("Progressive") in support of an insurance claim, falsely representing that she was the driver of an insured vehicle at the time of an accident when, in fact, defendant Misdalia Domena Rodriguez, a/k/a Misdalia Domena was the driver of the vehicle at the time of the accident, in violation of N.J.S.A. 17:33A-4(a)(1); (ii) on a call with Progressive in support of an insurance claim, falsely representing that defendant Carlos Menoscal, Jr. ("Junior") was present in the vehicle at the time of the accident when, in fact, he was not, in violation of N.J.S.A. 17:33A-4(a)(1); and (iii) conspiring with the other defendants to falsely represent to Progressive, in violation of N.J.S.A. 17:33A-4(a)(1), that Junior was present in the insured vehicle at the time of the accident when, in fact, he was not present in the vehicle, which conspiracy violated N.J.S.A. 17:33A-4(b).

FINAL JUDGMENT is on this **18th** day of **January** 2024, entered in the amount of \$20,027.00 against Defendant, and in favor of Plaintiff. This amount consists of \$15,000.00 in civil penalties for three (3) violations of the Fraud Act; attorneys' fees of \$3,952.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service

in the amount of \$75.00 pursuant to N.J.S.A. 17:33A-5; and a \$1,000.00 statutory fraud surcharge 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 shall 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.

Kalimah H. Ahmad
HON. KALIMAH H. AHMAD, J.S.C.

This motion was:

_____ Opposed
X _____ Unopposed

GRANTED - Pursuant to N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(b), N.J.S.A. 17:33A-5(b), N.J.S.A. 17:33A-5, N.J.S.A. 17:33A-5.1, and N.J.S.A. 39:6A-15.