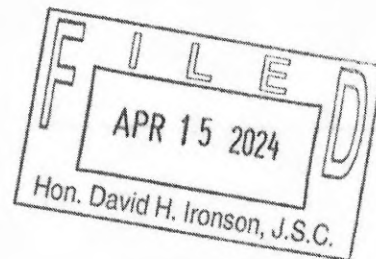


J-43328-24

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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - MORRIS COUNTY  
DOCKET NO. MRS-L-002281-23

JUSTIN ZIMMERMAN, ACTING )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
VINCENT BOVE, JR. and )  
MICHELE BOVE, )  
 )  
Defendants. )

Civil Action

ORDER OF 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 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

Defendants, Vincent Bove, Jr. ("Vincent") and Michele Bove ("Michele") (collectively, "Defendants"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendants' failure to appear, answer, or otherwise defend;

This Court now finds that Vincent (i) made oral statements to an insurance company in support of a theft claim pursuant to an insurance policy, knowing that the statements contained false or misleading information concerning facts material to the claim, in violation of 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)(1) and concealed and/or knowingly failed to disclose to an insurance company the occurrence of an event that affected his initial or continued right or entitlement to an insurance benefits or payments or the amount of any benefit or payment, in violation of N.J.S.A. 17:33A-4(a)(3)(a) and -4(a)(3)(b); and (ii) knowingly conspired with and urged Michele to make false or misleading statements to an insurance company in support of a theft claim knowing that the statements contained false or misleading information concerning facts material to the claim in violation of N.J.S.A. 17:33A-4(a)(1), thereby violating N.J.S.A. 17:33A-4(b).

This Court also finds that Michele (i) made oral statements to an insurance company in support of a theft claim pursuant to an insurance policy, knowing that the statements contained false or

misleading information concerning facts material to the claim, in violation of N.J.S.A. 17:33A-4(a)(1), and (ii) knowingly conspired with and assisted Vincent in making false or misleading statements to an insurance company in support of a theft claim knowing that the statements contained false or misleading information concerning facts material to the claim in violation of N.J.S.A. 17:33A-4(a)(1), thereby violating N.J.S.A. 17:33A-4(b).

Specifically, this Court finds that Vincent (i) on a telephone call with Swyfft, LLC ("Swyfft") on March 12, 2018 in support of a claim for theft ("Claim") falsely represented that a bracelet belonging to Defendants' daughter was stolen from their home when, in fact, the bracelet belonged to Defendants' son and the son lost the bracelet at a club in New York, in violation of N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3)(a) and -4(a)(3)(b), and (ii) knowingly conspired with and urged Michele to make false statements consistent with Vincent's during an interview with Covent Bridge Group, an investigation services company, on March 30, 2018 ("March 30 Interview") in support of the Claim, thereby violating N.J.S.A. 17:33A-4(b).

Specifically, this Court also finds that Michele (i) during the March 30 Interview, falsely represented that a bracelet belonging to Defendants' daughter was stolen from their home when, in fact, the bracelet belonged to Defendants' son and the son lost the bracelet at a club in New York, in violation of N.J.S.A.

17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3)(a) and -4(a)(3)(b), and (ii) by fabricating a false narrative with Vincent for the March 30 Interview in support of the Claim falsely representing that the bracelet belonged to the Defendants' daughter who had discovered the bracelet missing from the Policy Address when, in fact, the bracelet belonged to the Defendants' son who lost the bracelet at a club in New York, Michele knowingly conspired with and assisted Vincent to make such false statements in support of the Claim during the March 30 Interview, in violation of N.J.S.A. 17:33A-4(a)(1), thereby violating N.J.S.A. 17:33A-4(b).

FINAL JUDGMENT is on this 15<sup>th</sup> day of April 2024, entered in the amount of \$26,750.00, against Defendants Vincent Bove, Jr. and Michele Bove and in favor of Plaintiff. This amount consists of (i) \$10,000.00 in civil penalties two (2) violations of the Fraud Act for which Vincent is individually liable; (ii) \$10,000.00 in civil penalties for two (2) violations of the Fraud Act for which Michele is individually liable; (iii) attorneys' fees of \$4,670.00 against Vincent and Michele, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b); (iv) cost of service in the amount of \$80.00 pursuant to N.J.S.A. 17:33A-5(b) against Vincent and Michele, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b); (vi) \$1,000.00 constituting the statutory fraud surcharge pursuant to N.J.S.A. 17:33A-5.1 against Vincent individually; and (vii) \$1,000.00 constituting the statutory fraud

