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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - MERCER COUNTY
DOCKET NO. MER-L-1399-23

JUSTIN ZIMMERMAN, ACTING)	
COMMISSIONER OF THE)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF)	
BANKING AND INSURANCE,)	SECOND AMENDED ORDER FOR FINAL
)	JUDGMENT BY DEFAULT
Plaintiff,)	
)	
v.)	
)	
MELVIN CORREA and)	
VIVIANA QUINONES,)	
)	
Defendants.)	

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by William E. Vaughan, 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 Defendants, Melvin Correa ("Correa") and Viviana

Quinones ("Quinones") (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; and

This Court now finds that Defendants conspired to knowingly make false statements to an insurance company in support of automobile insurance applications, renewals, other automobile insurance policy documents, and in connection with an automobile insurance claim, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); and

Specifically, Defendants conspired to misrepresent in applications, renewals, and other automobile insurance policy documents, and in connection with an automobile insurance claim, that an insured vehicle was principally driven by Quinones or Luis Figueroa ("Figueroa") and principally garaged in Hamilton, New Jersey, when in fact, the vehicle was garaged in Trenton, New Jersey and principally driven by Correa, in violation of N.J.S.A. 17:33-4(a)(1), N.J.S.A. 17:33-4(a)(3), N.J.S.A. 17:33-4(a)(4)(b), N.J.S.A. 17:33-4(b), and N.J.S.A. 17:33-4(c), and

FINAL JUDGMENT is on this 10th day of April 2024, entered in the amount of \$25,650.00 against Defendants and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of:

- a. \$10,000.00 in civil penalties against Quinones, individually, for three (3) violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b);
- b. \$10,000.00 in civil penalties against Correa, individually, for three (3) violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b);
- c. attorneys' fees of \$3,500.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);
- d. costs of service in the amount of \$150.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);
- e. a \$1,000.00 surcharge against Quinones, individually, pursuant to N.J.S.A. 17:33A-5.1; and
- f. a \$1,000.00 surcharge against Correa, individually, pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendants' driving privileges will be suspended for a period of one (1) year from the date of this judgment; and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within **10** days of the date of receipt.

/s/ Douglas H. Hurd

HON. DOUGLAS H. HURD, P.J. Civ.

This motion was:

 Opposed

 XX Unopposed