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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - OCEAN COUNTY  
DOCKET NO. OCN-DC-007488-23

JUSTIN ZIMMERMAN, ACTING )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
LAWRENCE J. BALSAMO, )  
 )  
Defendant. )

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY: \$9,500.00**

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

Defendant, Lawrence J. Balsamo ("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 making an oral statement to an insurance company for the purpose of obtaining an insurance policy, and so a third-party claim would be paid, knowing that the statement contained false or misleading information concerning material facts.

Specifically, Defendant falsely represented to an insurance company, in order to reinstate his automobile insurance policy, and so a third-party claim would be paid, that he had not incurred any losses between the date his automobile insurance policy lapsed and the date he reinstated his policy when, in fact, his vehicle had been involved in an accident shortly prior to his request for reinstatement, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3), and -4(a)(4)(b); and

FINAL JUDGMENT is on this **8<sup>TH</sup>** day of **APRIL, 2024** entered in the amount of \$9,500.00 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 one violation of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500.00 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 seven (7) days of the date of receipt.

  
HON. JOHN M. DORAN, J.S.C.

This motion was:

           Opposed

  X   Unopposed