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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - BURLINGTON COUNTY  
DOCKET NO. BUR-DC-008058-23

JUSTIN ZIMMERMAN, ACTING	)	
COMMISSIONER OF THE	)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF	)	
BANKING AND INSURANCE,	)	<b>ORDER FOR FINAL JUDGMENT</b>
	)	<b>BY DEFAULT</b>
Plaintiff,	)	
	)	
v.	)	
	)	<b>SPECIAL CIVIL PART: STATUTORY</b>
KYLIE LAKE,	)	<b>PENALTIES</b>
	)	
Defendant.	)	<b>AMOUNT IN CONTROVERSY:</b>
	)	<b>\$14,177.00</b>

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by Chandra M. Arkema, 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, Kylie Lake

("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 knowingly making false oral statements in support of a claim for insurance benefits, in violation of the Fraud Act;

Specifically, Defendant purchased Progressive Garden State Insurance Company ("Progressive") an automobile insurance policy for a vehicle owned by her uncle, concealing recent damage and the true ownership of the vehicle, after it was damaged while parked in her driveway, and then falsely represented to Progressive that the vehicle was damaged after she purchased the policy, when in fact the damaged occurred before she purchased the policy in violation N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(a)(3), and N.J.S.A. 17:33A-4(a)(4)(b).

FINAL JUDGMENT is on this 1st day of April 2024, entered in the amount of \$14,177.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$10,000.00 in civil penalties for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,177.00 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.

/s/ John E. Harrington  
Hon. John E. Harrington J.S.C. Ret. Recall  

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J.S.C.

This motion was:

Opposed

Unopposed