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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - CUMBERLAND COUNTY  
DOCKET NO. CUM-DC-003259-23

JUSTIN ZIMMERMAN, ACTING )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE,<sup>1</sup> )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
MONIFA BOURJOLLY, )  
 )  
Defendant. )

Civil Action

**ORDER FOR 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 Sean Healy, 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, Monifa Bourjolly ("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"), specifically N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(a)(3)(a) and (b), N.J.S.A. 17:33A-4(a)(4)(a), N.J.S.A. 17:33A-4(a)(4)(b), and N.J.S.A. 17:33A-4(a)(5) by providing false and misleading statements on an application for automobile insurance with Progressive Garden State Insurance Company ("Progressive") on or about June 29, 2022 by knowingly failing to disclose her correct residential address and the primary garage location of the insured vehicle, and by knowingly failing to disclose that Khalil Samuel was a regular operator of the vehicle; and therefore

FINAL JUDGMENT is on this 16th day of May, 2024, entered in the amount of \$18,500.00 against Defendant, and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$15,000.00 in civil penalties for two violations of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of

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

\$2,500.00 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 a copy of this Order be served upon all parties within 7 days of the date of receipt.

*/s/ Niki Arbittier*

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Niki Arbittier, J.S.C.

This motion was:

\_\_\_\_\_ Opposed  \_\_\_\_\_ Unopposed