

MATTHEW J. PLATKIN
ACTING ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff
Richard J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-0117

By: Chandra M. Arkema
Deputy Attorney General
NJ Attorney ID No. 029552006
(609)376-2965
Chandra.Arkema@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - CAMDEN COUNTY
DOCKET NO. CAM-L-000399-24

JUSTIN ZIMMERMAN, ACTING)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
JOSE R. SANTIAGO, JR. and)
JOSE R. SANTIAGO, SR.,)
)
Defendants.)

Civil Action

ORDER OF FINAL JUDGMENT
BY DEFAULT

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Acting 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

Defendants, Jose R. Santiago, Jr. and Jose R. Santiago, Sr. ("Defendants"), having been duly served with copies 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

After a Proof Hearing was held on July 26, 2024;

This Court now finds that, Defendants conspired with each other to misrepresent in an initial application for automobile insurance, and in connection with an automobile insurance claim, that Jose R. Santiago, Jr. ("Junior") lived with Jose R. Santiago, Sr. in Camden, New Jersey , garaging his vehicle there, when in fact Junior lived and garaged his vehicle in New York, New York, in violation of N.J.S.A. 17:33A-4(a)(3), N.J.S.A. 17:33A-4(a)(4)(a), N.J.S.A. 17:33A-4(a)(4)(b), N.J.S.A. 17:33A-4(a)(3), N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(a)(2), and N.J.S.A. 17:33A-4(b); and

FINAL JUDGMENT is on this 26th day of July 2024, as follows:

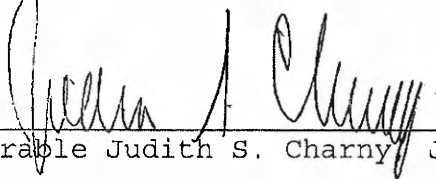
1. \$5,000.00 against Jose R. Santiago, Jr., individually, for the Fraud Act violations alleged in Count 1 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
2. \$5,000.00 against Jose R. Santiago, Jr., individually, for the Fraud Act violations alleged in Count 2 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);

3. \$5,000.00 against Jose R. Santiago, Jr. and Jose R. Santiago, Sr., jointly and severally, for the Fraud Act violations alleged in Count 4 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
4. A \$1,000 Fraud Act surcharge against Jose R. Santiago, Jr., individually, pursuant to N.J.S.A. 17:33A-5.1;
5. A \$1,000 Fraud Act surcharge against Jose R. Santiago, Sr., individually, pursuant to N.J.S.A. 17:33A-5.1;
6. Attorneys' fees in the amount of \$2,938.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);
7. Cost of service in the amount of \$75.00 against Jose R. Santiago, Sr., individually, pursuant to N.J.S.A. 17:33A-5(b);
8. Cost of service in the amount of \$155.00 against Jose R. Santiago, Jr., individually, pursuant to N.J.S.A. 17:33A-5(b);

IT IS FURTHER ORDERED, that Plaintiff's request for a penalty against Jose R. Santiago, Jr., individually, for the Fraud Act violations alleged in Count 3 of the Complaint is DENIED.

IT IS FURTHER ORDERED, 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.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.


Honorable Judith S. Charny J.S.C.

This motion was:

x ✓ Opposed
Unopposed