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SUPERIOR COURT OF NEW JERSEY SPECIAL CIVIL PART – BURLINGTON COUNTY DOCKET NO. BUR-DC-000479-24

| JUSTIN ZIMMERMAN, ACTING COMMISSIONER OF THE NEW JERSEY DEPARTMENT OF |) <u>Civil Action</u> |
|---|-------------------------------------|
| BANKING AND INSURANCE, | ORDER FOR FINAL JUDGMENT BY DEFAULT |
| Plaintiff, | |
| V. | |
| SUSAN GRADY, |) |
| Defendant. |) |

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, Susan Grady ("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)(4)(b) and N.J.S.A. 17:33A-4(a)(5), by knowingly concealing or failing to disclose that another member of the household was a regular driver of the insured vehicle on a January 27, 2022 application to the Progressive Group of Insurance Companies.

FINAL JUDGMENT is on this ^{10th}day of ^{July} 2024, entered in the amount of \$8,500.00 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 \$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 $\frac{5}{2}$ days of the date of receipt.

| | | /s/ John E. Harrington Hon. John E. Harrington J.S.C. Ret. Recall I.S.C. |
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| This motion was: | | j.J.C. |
| Opposed | Unopposed | |