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FILED AUG 30 2024 HON. MICHAEL A. JIMENEZ, JSC

SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - HUDSON COUNTY
DOCKET NO. HUD-DC-006084-24

JUSTIN ZIMMERMAN, ACTING	)	
COMMISSIONER OF THE	)	Civil Action
NEW JERSEY DEPARTMENT OF	)	
BANKING AND INSURANCE,	)	ORDER FOR FINAL JUDGMENT
	)	BY DEFAULT
Plaintiff,	)	
	)	
V.	)	
	)	SPECIAL CIVIL PART: STATUTORY
JUAN CARLOS LOJANO,	)	PENALTIES
	)	
Defendant.	)	AMOUNT IN CONTROVERSY: \$8,028.00

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, Juan Carlos Lojano ("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 failing to disclose the occurrence of an event which affects any person's initial or continued right or entitlement to any insurance benefit or payment of the amount of any benefit or payment to which the person is entitled;

Specifically, Defendant knowingly failed to list his son, J.L., a licensed, household-resident driver, on the application for his automobile insurance policy, in violation of 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 30th day of August 2024, entered in the amount of \$8,028.00 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 (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,028.00 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.

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	IT IS FURTHER ORDERED,	that a copy of this Order be served
upon	all parties within $\underline{}$	days of the date of receipt.
This	motion was:	Hon. Michael A. Jimenez, J.S. J. S.C.
	Opposed	
X	Unopposed	GRANTED pursuant to R. 4:43-2(b).