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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – BERGEN COUNTY
DOCKET NO. BER-DC-010669-24

JUSTIN ZIMMERMAN, ACTING
COMMISSIONER OF THE
NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE,

Plaintiff,

v.

VINCENT P. GALANTE, II

Defendant.

)
) Civil Action

)
) **ORDER FOR FINAL JUDGMENT
BY DEFAULT**

)
) **SPECIAL CIVIL PART: STATUTORY
PENALTIES**

) **AMOUNT IN CONTROVERSY:
\$9,500.00**

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by Jessica Lugo, 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, Vincent P. Galante, II (“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 an application for an insurance policy, in violation of the Fraud Act;

Specifically, Defendant, made false representations to Progressive Garden State Insurance Company (“Progressive”) in support of an automobile insurance application wherein he represented that his insured vehicle was not involved in any motor vehicle accidents during the policy cancellation period, and failed to disclose that his policy vehicle was involved in a motor vehicle accident during the time his insurance policy had lapsed in violation of N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(a)(4)(b), N.J.S.A. 17:33A-4(a)(3), and N.J.S.A. 17:33A -4(a)(5).

FINAL JUDGMENT is on this 6 day of September 2024, entered in the amount of 9,500.00 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 (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys’ fees of \$3,500.00 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 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/ Joseph G. Monaghan

Joseph G. Monaghan, J.S.C.

This motion was:

_____ Opposed

 x Unopposed