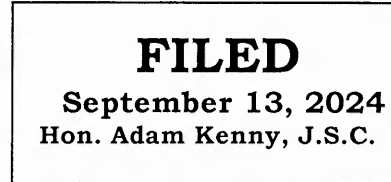


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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – MIDDLESEX COUNTY
DOCKET NO. MID-DC-001999-24

JUSTIN ZIMMERMAN, ACTING)	
COMMISSIONER OF THE)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF)	
BANKING AND INSURANCE,)	ORDER FOR FINAL JUDGMENT
)	BY DEFAULT
Plaintiff,)	
)	
v.)	
)	
ANTONIO RAMOS-MENDOZA,)	
)	
Defendant.)	

THIS MATTER HAVING BEEN opened to the Court on the Application of Matthew J. Platkin, Attorney General of New Jersey, (by Dakar Ross, 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, Antonio Ramos-Mendoza (“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 committed two (2) violations of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (“Fraud Act”).

First, by falsely representing to Progressive in an application for an automobile insurance policy that his insured vehicle was to be used exclusively for “pleasure” when, in fact, said vehicle was regularly used to earn compensation from passengers for livery services, Defendant violated N.J.S.A. 17:33A-4(a)(4)(b).

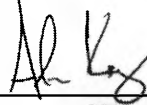
Second, by giving Progressive a false statement in support of a claim for insurance benefits that no passenger in his insured vehicle at the time of the accident had paid him to provide livery services when, in fact, he regularly received compensation from a passenger to transport her to and from her place of employment on a weekly basis, Defendant violated N.J.S.A. 17:33A-4(a)(1).

FINAL JUDGMENT is on this 13th 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 two (2) violations 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 shall 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.



Hon. Adam Kenny, J.S.C.

This motion was:

_____ Opposed

X Unopposed

Having reviewed the above motion, I find it to be meritorious on its face and it is unopposed. Therefore, pursuant to R. 1:6-2, it is GRANTED substantially for the reasons set forth in the moving papers.