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FILED

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DARA AQUILA GOVAN,
J.S.C.

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - UNION COUNTY
DOCKET NO. UNN-DC-002192-24

MARLENE CARIDE,
COMMISSIONER OF THE NEW
JERSEY DEPARTMENT OF
BANKING AND INSURANCE,

Plaintiff,

v.

ELSY HEREDIA,

Defendant.

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Anna M. Lascurain, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance on a

motion for final judgment by default; and

Defendant, Elsy Heredia ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered for 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 -4(a)(5), by knowingly providing false and misleading information concerning a material fact to Progressive Garden State Insurance Company ("Progressive") in support of an application, on or about December 12, 2020, for an automobile insurance policy by failing to disclose another individual as a household resident and the primary operator of the vehicle listed on the policy in an attempt to obtain coverage at a significantly reduced rate;

FINAL JUDGMENT is on this 1st day of November 2024, entered in the amount of \$7,402.50 against Defendant Elsy Heredia and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,402.50, 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 7 days of the date of receipt.


HON. DARA AQUILA GOVAN, J.S.C. J.S.C.

This motion was:

 Opposed

X Unopposed