

**FILED**

**NOV 21 2024**

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J.S.C.**

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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - UNION COUNTY  
DOCKET NO. UNN-DC-7360-24

JUSTIN ZIMMERMAN,	)	
COMMISSIONER OF THE NEW	)	<u>Civil Action</u>
JERSEY DEPARTMENT OF	)	
BANKING AND INSURANCE,	)	<b>AMENDED ORDER FOR FINAL JUDGMENT</b>
	)	<b>BY DEFAULT</b>
Plaintiff,	)	
	)	<b>SPECIAL CIVIL PART: STATUTORY</b>
v.	)	<b>PENALTIES</b>
	)	
AMELIA TORRES,	)	<b>AMOUNT IN CONTROVERSY: \$8,314.00</b>
	)	
Defendant.	)	
	)	

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by William E. Vaughan, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance on a motion for judgment by default; and

Defendant, Amelia Torres ("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 concealing the truth in an automobile insurance application and in support of an automobile insurance claim, in violation of the Fraud Act;

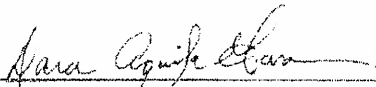
Specifically, Defendant, by concealing in an application for automobile insurance and in a subsequent claim for insurance benefits and by making false statements to Government Employees Insurance Company ("GEICO") in support of a claim for insurance benefits that her and her vehicle were involved in a motor vehicle accident on March 19, 2022 when, in fact, the accident actually occurred on March 17, 2022, prior to obtaining her automobile insurance policy with GEICO, violated N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3); and

FINAL JUDGMENT is on this 21st day of November 2024, entered in the amount of \$8,314.00 against Defendant, and in favor of Plaintiff, Justin Zimmerman, 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 \$2,314.00 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; and

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.

This motion was:

\_\_\_\_\_ Opposed X \_\_\_\_\_ Unopposed