

MATTHEW J. PLATKIN
ATTORNEY GENERAL OF NEW JERSEY
Attorney for the Plaintiff
Richard J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625

By: Anna M. Lascurain
Deputy Attorney General
NJ Attorney ID: 006211994
(609) 376-2965
Anna.Lascurain@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - MORRIS COUNTY
DOCKET NO. MRS-L-001054-24

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

Plaintiff,)

v.)

FRANK ZANCA,)

Defendant.)

Civil Action

**ORDER OF FINAL JUDGEMNT
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, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

The Defendant, Frank Zanca ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-entitled action and having been defaulted 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)(1), -4(a)(2) and - 4(a)(3), by knowingly submitting four false insurance claims to American Heritage Life Insurance Company ("American Heritage"), between February 2016 and May 2017 seeking payment of or other benefits when, in fact, the claims were knowingly false and/or were forged by the Defendant;

FINAL JUDGMENT is on this 22nd day of November 2024, entered in the amount of \$125,500.58 against Defendant Frank Zanca, and in favor of the Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$45,000 in civil penalties for four violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$4,087.50, pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$75.00, pursuant to N.J.S.A. 17:33A-5(b); a statutory fraud surcharge of \$1,000.00, pursuant to N.J.S.A. 17:33A-5.1; and restitution of \$76,338.08 (\$60,000.00 principal plus prejudgment interest of \$16,338.08) payable to American Heritage, pursuant to N.J.S.A. 17:33A-26;

IT IS FURTHER ORDERED that a copy of this Order be served upon all parties within 7 days of the date of receipt.

/s/ Noah Franzblau

HON. NOAH FRANZBLAU , J.S.C.

This motion was:

_____ Opposed

 X Unopposed

For good cause shown under R. 4:43-2.