

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, Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Lucia Serra ("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 concealing relevant material information in an application for automobile insurance on or about October 1, 2021, to Citizens United Reciprocal Exchange by failing to disclose that other licensed drivers resided in her household;

FINAL JUDGMENT is on this 6<sup>th</sup> day of December 2024, entered in the amount of \$8,500 against Defendant Lucia Serra and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$5,025, pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000 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.

A handwritten signature in black ink, appearing to read "William E. Marsala", written over a horizontal line.

Hon. William E. Marsala, J.S.C.

This motion was:

\_\_\_\_\_ Opposed

  X   Unopposed