

Summary Judgment against Defendant, Dierdre Love (“Defendant”), and the Court having considered the papers submitted, and for good cause shown; and

It is on this 28th day of April, 2025;

ORDERED, that Summary Judgment shall be and hereby is **GRANTED** in favor of Plaintiff Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance, against Defendant, Dierdre Love; and

IT IS FURTHER ORDERED, that for the reasons stated in Plaintiff’s motion papers, this court now finds that Defendant Dierdre Love engaged in four violations of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (“Fraud Act”). Specifically, Defendant knowingly falsely represented and knowingly omitted material facts to Progressive Insurance Company in falsely claiming that the insured vehicle had sustained rear end damage in a hit and run incident including: 1) a false police report; 2) a false First Notice of Loss; 3) a false oral statement on June 15, 2023; and 4) a false oral statement on June 22, 2023, in violation of N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3)(a) and (b).

IT IS FURTHER ORDERED, that after consideration of the factors relevant to the calculation of civil penalties, as set forth in Kimmelman v. Henkels & McCoy, Inc., 108 N.J. 123 (1987), that judgment shall be and hereby is entered against Defendant in the total amount of \$15,000 pursuant to N.J.S.A. 17:33A-5(b), plus a \$1,000.00 surcharge pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER ORDERED, that after consideration of the factors relevant for the assessment of attorneys' fees, as set forth in Rendine v. Pantzer, 141 N.J. 292 (1995), that judgment shall be and hereby is entered against Defendant, in the amount of \$16,000, pursuant to N.J.S.A. 17:33A-5b;

IT IS FURTHER ORDERED, that Final Judgment is hereby entered in favor the Plaintiff and against the Defendant in the total amount of \$16,000; and

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant Dierdre Love's driving privileges will be suspended for a period of one (1) year from the date of this Final Judgment.

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



Dean R. Marcolongo, J.S.C.

_____ opposed

_____ unopposed

Having reviewed the above motion, I find it to be meritorious on its face and unopposed. Pursuant to R.1:6-2, it therefore will be granted essentially for the reasons set forth on the moving papers.