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AMENDED BY COURT

SUPERIOR COURT OF NEW JERSEY SPECIAL CIVIL PART - ATLANTIC COUNTY DOCKET NO. ATL-DC-004653-22

MARLENE CARIDE, COMMISSIONER OF THE NEW JERSEY DEPARTMENT OF)) <u>Civil Action</u>)
BANKING & INSURANCE,) ORDER FOR FINAL JUDGMENT BY DEFAULT
Plaintiff,)
V.)
LISA CLARK, a/k/a LISA R. BETHEL CLARK,)
Defendant.)

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Eleanor Heck, 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, Lisa Clark a/k/a Lisa R. Bethel Clark ("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"), by (1) knowingly providing false or misleading information in support of a claim for payment made to Progressive Garden State Insurance Company on or about November 14 and November 19, 2020 to cover preexisting damage to her insured automobile in violation of N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3); and (2) knowingly presenting false and misleading statements in a policy application submitted to Palisades Insurance Company on December 4, 2020 by falsely answering "no" when asked if she had filed any insurance claims in the previous six years, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and N.J.S.A. 17:33A-4(a)(5); and

FINAL JUDGMENT is on this 3rd day of January 2024, entered in the amount of \$21,000.00 against Defendant Lisa Clark a/k/a Lisa R. Bethel Clark and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$15,000.00 civil penalty for two violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$5,000.00, 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; and

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant shall not operate a motor vehicle over the highways of this State for a Period of one year from the date of this Order.

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

DEAN R MARCOLONGO

J.S.C.

Having reviewed the above motion, I flud 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.

This	motion was:
Opposed	
Х	Unopposed