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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - ATLANTIC COUNTY
DOCKET NO. ATL-DC-000542-18

MARLENE CARIDE,) COMMISSIONER OF THE NEW Civil Action JERSEY DEPARTMENT OF BANKING AND INSURANCE, ORDER FOR FINAL JUDGMENT BY DEFAULT Plaintiff, SPECIAL CIVIL PART: STATUTORY PENALTIES ٧.)) MARGO SANTIAGO, AMOUNT IN CONTROVERSY: \$8,710.00 Defendant.

The Defendant, Margo Santiago ("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 Santiago violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by knowingly providing false or misleading information on an automobile insurance application submitted to an insurance company by fraudulently using the identity of her daughter; and

FINAL JUDGMENT is on this 7th day of November, 2018, entered in the amount of \$8,710.00 against Defendant Margo Santiago and in favor of the Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5b; attorneys' fees of \$2,710.00, pursuant to N.J.S.A. 17:33A-5b; 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 Margo Santiago's driving privileges shall be suspended for a period of one year from the date of this judgment.

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

James P. McClain, J.S.C

This motion was:

____Opposed

Vnopposed