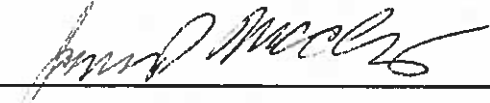


This Court now finds that Defendant Santiago violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by knowingly providing false or misleading information on an automobile insurance application submitted to an insurance company by fraudulently using the identity 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 7 days of the date of receipt.



James P. McClain, J.S.C

This motion was:

 Opposed
 X Unopposed