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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART-BURLINGTON COUNTY  
DOCKET NO. BUR-DC-5456-18

MARLENE CARIDE,  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
Plaintiff, )  
v. )  
COURTNEY ARROYO, )  
Defendant. )

Civil Action  
*Amended*  
ORDER OF ENTRY OF  
FINAL JUDGMENT BY DEFAULT  
SPECIAL CIVIL PART: STATUTORY  
PENALTIES  
AMOUNT IN CONTROVERSY: \$8,049.50

The Defendant, Courtney Arroyo ("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; and

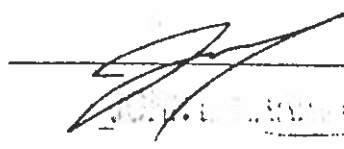
This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4a(4)(b), by knowingly providing materially false and misleading statements to Citizens United Reciprocal Exchange in her February 2, 2015 automobile

insurance policy amendment and August 31, 2015 renewal questionnaire that she was the primary driver of the insured 2009 Ford Fusion, and that the vehicle was primarily garaged at her residence, when, in fact, it was not; and

FINAL JUDGMENT is on this 26<sup>th</sup> day of February 2019, entered in the amount of \$8,049.50 against Defendant, Courtney Arroyo, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one violation of the Fraud Act, N.J.S.A. 17:33A-1 to -30, pursuant to N.J.S.A. 17:33A-5b; attorneys' fees of \$2,049.50, 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.

~~IT IS FURTHER ORDERED, that, pursuant to N.J.S.A. 39:6A-15, Defendant'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.

  
\_\_\_\_\_  
J.S.C.

This motion was:

\_\_\_\_\_ Opposed

\_\_\_\_\_ Unopposed