GURBIR S. GREWAL
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Plaintiff
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-0117

Filed and so Ordered

Apr 15, 2019

This Motion was Unopposed

By: Eleanor Heck (020951991)
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SUPERIOR COURT OF NEW JERSEY SPECIAL CIVIL PART, MIDDLESEX COUNTY DOCKET NO. MID-DC-013575-18

MARLENE CARIDE, COMMISSIONER, NEW JERSEY) <u>Civil Action</u>
DEPARTMENT OF BANKING AND INSURANCE,	ORDER OF FINAL JUDGMENT BY DEFAULT
Plaintiff,) SPECIAL CIVIL PART:
v) STATUTORY PENALTIES
GLADYS GYAMFI,) AMOUNT IN CONTROVERSY:
Defendant.	\$11,000.00)

THIS MATTER HAVING BEEN opened to the Court on the application of Gurbir S. Grewal, 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, for an Order of Final Judgment by Default; and

WHEREAS, Defendant, Gladys Gyamfi, has been duly served with a copy of the Summons and Complaint in this action and default having been entered for failure to appear, answer or otherwise defend;

This court now finds that Defendant, Gladys Gyamfi, violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (the "Fraud Act"), specifically, N.J.S.A. 17:33A-4(a)(4)(a), when she knowingly misrepresented on her March 21, 2014, application for private-passenger insurance coverage with the New Jersey Automobile Insurance Plan that she resided at 75 Winding Wood Drive, Apt. 4-B, Sayreville, New Jersey 08872 although she actually resided at 4646 Park Avenue, Apt. 1-B, Bronx, New York 10458; and

IT IS on this day of 2019,

ORDERED that FINAL JUDGMENT is entered in the amount of \$11,000.00 against Defendant, Gladys Gyamfi, 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 Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30; attorney fees of \$5,000.00 pursuant to N.J.S.A. 17:33A-5(b); plus \$1,000.00 constituting the surcharge pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER ORDERED that the Defendant's driving privileges be suspended for a period of one year, as mandated by N.J.S.A. 39:6A-15; and

IT IS FURTHER ORDERED that a copy of this Order be served on all parties within _____ days of receipt.

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This motion was:	Hon. J. Randall Corman, JSC
Opposed	
Unopposed	