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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - SOMERSET COUNTY
DOCKET NO. SOM-L-001488-18

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
LUANNE STEWART-MASTROIANNI,)
)
Defendant.)

Civil Action

ORDER OF FINAL JUDGEMNT
BY DEFAULT

The Defendant, Luanne Stewart-Mastroianni
("Defendant"), having been duly served with a copy of the Summons
and Complaint in the above-entitled action and having been
defaulted for failure to appear, answer or otherwise defend;

This Court now finds that Defendant violated the New
Jersey Insurance Fraud Prevention Act, specifically N.J.S.A.
17:33A-4(a)(1), by knowingly providing false and misleading

statements to Central States Health & Life Company of Omaha ("CSO") in support of an insurance claim.

FINAL JUDGMENT is on this 11th day of October 2019, entered in the amount of \$16,267.83 against Defendant Luanne Stewart-Mastroianni, and in favor of the 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 New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30; attorneys' fees of \$4,602.50 pursuant to N.J.S.A. 17:33A-5; cost of service in the amount of \$79.99 pursuant to N.J.S.A. 17:33A-5; and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1; restitution of \$5,585.34 (\$5,388.55 principal plus prejudgment interest of \$196.79) payable to CSO.

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

/S/ THOMAS C. MILLER, P.J.Cv.
Hon. Thomas C. Miller, P.J.Cv.

**THE COURT FINDINGS OF FACT AND
CONCLUSIONS OF LAW WERE PLACED
ON THE RECORD IN OPEN COURT ON**

October 10, 2019