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

12:16 pm, Oct 11, 2019

By: Eleanor Heck (#020951991)
Deputy Attorney General
(609) 376-2965
Eleanor.heck@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY LAW DIVISION – ESSEX COUNTY DOCKET NO. ESX-L-006138-18

MARLENE CARIDE, COMMISSIONER)	Civil Action
OF THE NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE,)	ORDER OF FINAL JUDGMENT BY DEFAULT
Plaintiff,)	
ν.)	
ANTHONY FRANCOIS,)	
Defendant.)	
)	

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, the Defendant, Anthony Francois, 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, Anthony Francois, 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)(1), N.J.S.A. 17:33A-4(a)(2), and N.J.S.A. 17:33A-4(a)(3)(a) and -4(a)(3)(b), by knowingly providing false or misleading statements to the Newark, New Jersey, Police Department and to Drive New Jersey/Progressive Insurance Company ("Progressive") in support of an alleged automobile theft claim.

IT IS on this 11th day of October 2019,

ORDERED that FINAL JUDGMENT is entered in the amount of \$11,000.000 against Defendant, Anthony Francois, 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; attorneys' fees of \$5.000.00 pursuant to N.J.S.A. 17:33A-5(b); plus \$1,000.00 constituting the statutory fraud 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 from the date of this judgment, as mandated by N.J.S.A. 39:6A-15; and

IT IS FURTHER ORDERED that a copy of this Order be served upon all parties within seven (7) days of receipt the date hereof, per the Court Rules

Robert H. Gardner, J.S.C.

Robert H. Gardner, J.S.C.

Opposed

X Unopposed