SUPERIOR COURT OF NEW JERSEY LAW DIVISION - MONMOUTH COUNTY

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DOCKET NO. MON-L-003191-19 MARLENE CARIDE, COMMISSIONER OF THE NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE, **Civil Action** Plaintiff, ORDER OF FINAL JUDGMENT V. BY DEFAULT JOSHUA CALEEN and MC RENOVATIONS LLC Defendants.

Defendants, Joshua Caleen ("Caleen") and MC Renovations LLC ("MC Renovations") (collectively, "Defendants"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendants' failure to appear, answer, or otherwise defend, This Court now finds that Defendants violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"). Specifically, Defendants provided fake Certificates of Liability Insurance to a customer that purported to be issued by an insurer and an insurance producer as evidence of casualty insurance coverage, in violation of N.J.S.A. 17:33A-4(a)(6).

Pg 2 of 2 Trans ID: LCV2020666242

MON L 003191-19 04/06/2020

April

FINAL JUDGMENT BY DEFAULT is on this 6th day of March, 2020, entered in the total amount of \$14,049.00 in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance, and against Defendants. This amount consists of \$10,000.00 in civil penalties against Caleen and MC Renovations, jointly and severally, for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,964.00, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$65.00 against Caleen, individually, pursuant to N.J.S.A. 17:33A-5(b); a statutory fraud surcharge of \$1,000.00 against Caleen, individually, pursuant to N.J.S.A. 17:33A-5.1; and a statutory fraud surcharge of \$1,000.00 against MC Renovations, individually, pursuant to N.J.S.A. 17:33A-5.1; and a statutory fraud surcharge of \$1,000.00 against MC Renovations, individually, pursuant to N.J.S.A. 17:33A-5.1.

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

Motion granted for reasons set forth in the unopposed pleadings in support of the motion.

/s/ Kathleen A. Sheedy

HON. KATHLEEN A. SHEEDY, J.S.C.

(X) Unopposed