

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

By: Brian R. Fitzgerald
Deputy Attorney General
NJ Attorney ID: 024972004
(609) 376-2965
brian.fitzgerald@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - MERCER COUNTY
DOCKET NO. MER-L-002267-19

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
GREGG A. MELVIN,)
)
Defendant.)

Civil Action

**ORDER OF FINAL JUDGMENT
BY DEFAULT**

Defendant, Gregg A. Melvin ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendant's failure to appear, answer, or otherwise defend;

This Court now finds that Defendant made written and oral statements intended to be presented to an insurance company for the purpose of obtaining an insurance policy knowing that the statements contained false information concerning facts material

to the insurance application, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"). Specifically, Defendant (i) during a call with an insurance company in connection with an application for individual disability insurance falsely represented that he had not been disabled in connection with his job, and (ii) in order to obtain an individual disability insurance policy, submitted a written statement that falsely represented that he had not been injured or consulted a healthcare provider between the date he applied for the policy and the date the policy became effective, both in violation of N.J.S.A. 17:33A-4(a)(4)(b).

FINAL JUDGMENT is on this 29th day of September 2020, entered in the amount of \$14,372.00 against Defendant and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$10,000.00 in civil penalties for two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,307.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$65.00 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.

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

/s/ Anthony M Massi

Honorable Anthony M Massi , J.S.C.

This motion was:

_____ Opposed
_____ Unopposed