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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - HUDSON COUNTY  
DOCKET NO. HUD-L-001080-20

MARLENE CARIDE, )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
JACQUELINE DINARDI, )  
 )  
Defendant. )

**Civil Action**

**ORDER OF FINAL JUDGMENT  
BY DEFAULT**

Defendant, Jacqueline Dinardi ("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 presented and caused to be presented written and oral statements in support of a claim for payment pursuant to an insurance policy knowing that the statements contained false information regarding material facts,

in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"). Specifically, Defendant (i) submitted bogus receipts to an insurance company in support of two purported theft claims; (ii) submitted the bogus receipts in support of both theft claims, thereby attempting to claim the same purported thefts twice; and (iii) made false oral statements to an insurance company in support of the theft claims, all in violation of N.J.S.A. 17:33A-4(a)(1).

FINAL JUDGMENT is on this 16th day of October, 2020, entered in the amount of \$16,568.50 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 \$5,433.50 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$135.00 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 pursuant to R. 1:5-1(a).

*Kimberly Espinales-Maloney*

Hon. Kimberly ESPINALES-MALONEY, J.S.C.

This motion was:

\_\_\_\_\_ Opposed       x       \_\_\_\_\_ Unopposed  
Motion granted per R. 4:43-2 and for the reasons stated in the Moving papers which provide competent proofs.