

FILED

April 16, 2021

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Hon. Jeffrey B. Beacham, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - ESSEX COUNTY
DOCKET NO. ESX-DC-011624-20

MARLENE CARIDE,)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING & INSURANCE,)
)
Plaintiff,)
)
v.)
)
AILEENE DELAROSA,)
)
Defendant.)

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT
GRANTED
SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$7,514.50

THIS MATTER HAVING BEEN opened to the Court on the application of Gurbir S. Grewal, Attorney General of New Jersey, (by Ashleigh B. Shelton, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New

Jersey Department of Banking and Insurance on a motion for final judgment by default; and

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

This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(4)(b), by falsely stating to Progressive Garden State Insurance Company ("Progressive") during a Statement of No Loss on October 8, 2019, that neither her nor her vehicle had been involved in a motor vehicle accident during the policy lapse period of October 2, 2019 through October 8, 2019, when in fact the damages occurred on October 8, 2019 during the policy lapse period, so that the policy would be reinstated and a third party claim covered; and

FINAL JUDGMENT is on this 16th day of April 2021, entered in the amount of \$7,514.50 against Defendant Aileene Delarosa and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys'

fees of \$1,514.50, pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges shall be suspended for a period of one year from the date of this judgment.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 5 days of the date of receipt.

JB Beach

Hon. Jeffrey B. Beacham, J.S.C.

This motion was:

 Opposed

 X Unopposed