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

By: Garen Gazaryan Deputy Attorney General NJ Attorney ID: 070262013 (609) 376-2965

MARLENE CARIDE, COMMISSIONER OF THE NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE, Plaintiff, SUPERIOR COURT OF NEW JERSEY LAW DIVISION - MONMOUTH COUNTY DOCKET NO. MOM-L-003296-20 <u>Civil Action</u> ORDER

v.

STEWART ROSTON, Defendant,

THIS MATTER having been opened to the Court on the application of Gurbir S. Grewal, Attorney General of New Jersey, (by Garen Gazaryan, 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, Stewart Roston ("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; and

This Court now finds that Defendant Roston violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), by knowingly providing false and misleading statements when submitting a renter's insurance claim to Homesite Insurance Company dated July 4, 2016, specifically by falsely stating that some of the insured items were destroyed in a house fire and/or by falsely inflating the replacement cost of these items;

IT IS on this 14th day of June, 2021;

**ORDERED** that **FINAL JUDGMENT** is hereby entered in the amount of \$8,189.00 against Defendant, Stewart Roston, 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 Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,129.50, pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$59.50 pursuant to N.J.S.A. 17:33A-5b; 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 service of this Order shall be deemed effectuated upon all parties upon its upload to eCourts. Pursuant to Rule 1:5-1(a), movant shall serve a copy of this Order on all parties not served electronically within seven (7) days of the date of this Order.

The motion is granted for reasons expressed in the unopposed pleadings, which the Court finds meritorious.

/s/ Kathleen A. Sheedy, J.S.C./

(X) UNOPPOSED