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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - PASSAIC COUNTY
DOCKET NO. PAS-DC-009234-20

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

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$9,614.50

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, Melina Moore ("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 September 25, 2018, that her vehicle was not involved in a motor vehicle accident during the policy lapse period of September 11, 2018 through September 25, 2018 so that the policy would be reinstated and her subsequent claim for the accident of September 21, 2018 would be covered; and

FINAL JUDGMENT is on this 2nd day of July 2021, entered in the amount of \$9,614.50 against Defendant Melina Moore 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 \$3,614.50, 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 7 days of the date of receipt.

/s/ Frank Covello
HON. FRANK COVELLO J. S. C.

This motion was:

 Opposed

 x Unopposed

THIS ORDER INCLUDES AN AWARD OF ATTORNEY'S FEES TO THE PREVAILING PARTY PURSUANT TO STATUTE. THIS COURT FINDS THE FEES TO BE REASONABLE UNDER THE CIRCUMSTANCES IN ACCORDANCE WITH THE FACTORS ENUMERATED BY RPC 1.5(a).