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FILED

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SUPERIOR COURT OF NEW JERSEY LAW DIVISION - ESSEX COUNTY DOCKET NO. ESX-L-008264-20

MARLENE CARIDE,

COMMISSIONER OF THE

NEW JERSEY DEPARTMENT OF

BANKING AND INSURANCE,

Plaintiff,

V.

ORDER OF FINAL JUDGMENT

BY DEFAULT

ERICKSON GALICIA,

Defendant.

THIS MATTER HAVING BEEN opened to the Court on the application of Gurbir S. Grewal, Attorney General of New Jersey, (by Brian R. Fitzgerald, 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, Erickson Galicia ("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 (a) made oral and written statements to an insurance company in support of a claim for payment pursuant to an insurance policy knowing that the statements were materially false, and (b) made a written statement intended to be presented to an insurance company in support of a claim for payment or other benefit pursuant to an insurance policy knowing that the statement was materially false, all in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, Defendant (a) orally filed a claim with an insurance company falsely representing that his laptop computer was stolen, when in fact it had not been, in violation of N.J.S.A. 17:33A-4(a)(1); (b) made a subsequent oral statement to an insurance company falsely representing that his laptop computer had been stolen, when in fact it had not, in violation of N.J.S.A. 17:33A-4(a)(1); (c) provided an insurance company with a bogus receipt falsely representing that he had purchased the laptop computer, when in fact he had not, in violation of N.J.S.A. 17:33A-4(a)(1); and (d) made a police report falsely representing that his laptop computer had been stolen, when in fact it had not, in violation of N.J.S.A. 17:33A-4(a)(2).

FINAL JUDGMENT is on this 13th day of August 2021, entered in the amount of \$19,333.00 against Defendant and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$15,000.00 in civil penalties for three (3) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,258.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$75.00 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 5 days of the date of receipt.

Kith E. Lynt

Unopposed.

J.S.C.

The Court finds the requested counsel fees and costs to be reasonable in terms of the billing rate and hours expended as reflected in the time records submitted to the Court.