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WALTER F. SKROD, J.S.C.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - BERGEN COUNTY
DOCKET NO. BER-L-000522-21

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

Civil Action

ORDER OF FINAL JUDGEMNT
BY DEFAULT

THIS MATTER HAVING BEEN opened to the Court on the application of Andrew J. Bruck, Acting 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

The Defendant, Longzhe Xu ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-

entitled action and having been defaulted 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)(4)(b), by providing false and misleading statements on an application for automobile insurance by failing to disclose the correct garaging zip code and all regular operators of the insured vehicle on Defendant's automobile insurance policy; and

FINAL JUDGMENT is on this 10th day of September 2021, entered in the amount of \$8,707.50 against Defendant Xu and in favor of the Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for two violations of the Fraud Act; attorneys' fees of \$2,632.50 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(b); 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 7 days of the date of receipt.



WALTER F. SKROD, J.S.C., S.C.

This motion was:

Opposed
 Unopposed

For the reasons stated in the moving papers