

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

**FILED**

**OCT 22, 2021**

**JOSEPH A. TURULA, P.J. Cv.**

By: Brian R. Fitzgerald  
Deputy Attorney General  
NJ Attorney ID: 024972004  
(609) 376-2965  
brian.fitzgerald@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - HUDSON COUNTY  
DOCKET NO. HUD-L-004523-20

MARLENE CARIDE, )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
RAFAEL CIRINO, )  
 )  
Defendant. )

Civil Action

**ORDER OF FINAL JUDGMENT  
BY DEFAULT**

Granted

THIS MATTER HAVING BEEN opened to the Court on the application of Andrew J. Bruck, Acting 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, Rafael Cirino ("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 written statements to insurance companies for the purpose of obtaining insurance policies knowing that the statements contained false or misleading information concerning a fact or thing material to the insurance applications; (b) presented written statements in support of claims for payment or other benefits pursuant to insurance policies knowing that the statements contained false or misleading information concerning a fact or thing material to the claims; and (c) made police reports with false representations, 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) applied for and obtained multiple insurance policies under several false aliases, in violation of N.J.S.A. 17:33A-4(a)(4)(b), and (b) submitted multiple bogus insurance claims and made false police reports for items that he claimed were stolen, when in fact they were not stolen, in violation of N.J.S.A. 17:33A-4(a)(1) and -4(a)(2).

FINAL JUDGMENT is on this 22nd day of October 2021, entered in the amount of \$82,355.92 against Defendant as follows:

(1) In favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance, the amount of \$54,655.00, which amount consists of \$45,000.00 in civil penalties

for five (5) violations of the Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30; attorneys' fees of \$8,627.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$28.00 pursuant to N.J.S.A. 17:33A-5(b); and \$1,000.00 constituting the statutory fraud surcharge pursuant to N.J.S.A. 17:33A-5.1; and

(2) In favor of Travelers: restitution in the amount of \$27,700.92 pursuant to N.J.S.A. 17:33A-26.

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

  
JOSEPH A. TURULA, P.J.Cv. ~~J.S.C.~~

This motion was:

\_\_\_\_\_ Opposed  
 \_\_\_\_\_ Unopposed

This Order has been uploaded by the Court to the eCourts case jacket. Counsel for the moving party shall serve a copy of this Order on any party who did not receive an electronic notice of this filing within 7 days of the date of this Order.