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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - ESSEX COUNTY  
DOCKET NO. ESX-DC-005402-21

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

Civil Action  
**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**  
**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**  
**AMOUNT IN CONTROVERSY:  
\$10,345.00**

THIS MATTER HAVING BEEN opened to the Court on the application of Andrew J. Bruck, Acting Attorney General of New Jersey, (by William B. Puskas, Jr., Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance on a

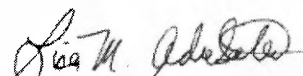
motion for final judgment by default; and

Defendant, Holschinette Mercedat ("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") by making a false material statement in an application to reinstate her automobile insurance policy with Progressive Insurance Company ("Progressive") that the vehicle to be insured had not been involved in an accident during the period in which the policy had lapsed in violation of N.J.S.A. 17:33A-4a(4)(b) and N.J.S.A. 17:33A-4(a)(5); and

FINAL JUDGMENT is on this 17th day of December ~~2022~~, 2021, entered in the amount of \$9,000.00 against Defendant Holschinette Mercedat 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 \$3,000.00, 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; and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.



\_\_\_\_\_  
LISA M. ADUBATO, J.S.C.

This motion was:

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