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DJ-188267-21

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - HUDSON COUNTY
DOCKET NO. HUD-DC-005167-21

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

Civil Action
**ORDER FOR FINAL JUDGMENT BY
DEFAULT**
SPECIAL CIVIL PART

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 judgment by default; and

Defendant, Regina Bradley ("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 violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by (i) making an oral statement to an insurance company in support of a claim for payment pursuant to an automobile insurance policy knowing that the statement was materially false; (ii) concealing and/or knowingly failing to disclose the occurrence of an event that affected her initial or continued right or entitlement to any insurance benefit or payment or the amount of any benefit or payment to which she was entitled; and (iii) making an oral statement to an insurance company for the purpose of obtaining an insurance policy, knowing that the statement contained false or misleading information concerning material facts, in violation of the Fraud Act.

Specifically, when reinstating her automobile insurance policy after it was cancelled, Defendant falsely represented that she had not been in any automobile accidents between the date the policy cancelled and the date and time she called to reinstate the policy, when in fact she had been in an accident during that period, and in order that a claim for the accident would be covered by the insurance policy, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3), and -4(a)(4)(b); and

FINAL JUDGMENT is on this 13th day of **December**, 2021, entered in the amount of \$8,986.00 against Defendant, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one violation of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,986.00 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 pursuant to N.J.S.A. 39:6A-15, Defendant's driving

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privileges will be suspended for a period of one (1) 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.

Granted pursuant to N.J.S.A. 17:33A-5. This motion was heard via Zoom on 12/3/21.

Marybeth Rogers

Hon. Marybeth Rogers, J.S.C.

X Opposed
 Unopposed