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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - MERCER COUNTY
DOCKET NO. MER-DC-004179-19

| MARLENE CARIDE,         | )  |
|-------------------------|--|
| COMMISSIONER OF THE NEW | Civil Action                             |
| JERSEY DEPARTMENT OF    |  |
| BANKING & INSURANCE,    | ORDER FOR FINAL JUDGMENT BY              |
|                         | DEFAULT                                  |
| Plaintiff,              | )  |
| ,                       | SPECIAL CIVIL PART: STATUTORY            |
| V .                     | PENALTIES                                |
|                         | )  |
| PRECIOUS A. CONWAY,     | ) AMOIDIM THE COMMEDIATED CV. \$7,000,00 |
| ,                       | AMOUNT IN CONTROVERSY: \$7,000.00        |
| Defendant.              | )  |
| DOLONGANC.              |  |

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

Defendant, Precious A. Conway ("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"), specifically N.J.S.A. 17:33A-4(a)(1), by knowingly
providing false and misleading information to Personal Service
Insurance Company regarding a claim for benefits to reimburse her
for damages which resulted from an Accident in Lawrenceville, New
Jersey, on March 16, 2016, at approximately 4:45 p.m.; and

FINAL JUDGMENT is on this January 7, 2022, entered in the amount of \$7,000.00 against Defendant Precious A. Conway and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance which amount consists of: a \$3,500.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,500.00, 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 pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges shall be suspended for a period of one year from the date of this judgment.

A copy of this order shall be served on all parties by the moving party within 10 days. Uploading to eCourts shall constitute service on the attorney.

Unopposed /s/William Anklowitz, J.S.C.

OPINION: The amount of fraud attempted was in excess of \$6000 and was in excess of the penalties requested (\$3500 and \$1000). The additional amounts of attorney's fees and loss of license were considered, but without all the penalties being imposed as requested the potential gain from the fraud would exceed the risk of loss or penalty on the case. The purpose of the statutory scheme is to deter fraud and, so, the request is granted.