

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) concealing and/or knowingly failing to disclose the occurrence of an event that affected Defendant's initial or continued right or entitlement to an insurance benefit or payment, and (ii) making a written 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, both in violation of the Fraud Act.

Specifically, Defendant, failed to disclose a regular driver of an insured vehicle on an application for automobile insurance, in violation of N.J.S.A. 17:33A-4(a)(3) and -4(a)(4)(b); and

FINAL JUDGMENT is on this 18th day of November 2022, entered in the amount of \$9,500.00 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 \$3,500.00 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.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt. and by mail by movant within 7 days hereof to all pro se parties.

/s/ Bridget A. Stecher •
HON. BRIDGET A. STECHER, J.S.C.

This motion was:

 Opposed X Unopposed