

MATTHEW J. PLATKIN  
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

By: Nicholas Kant  
Deputy Attorney General  
NJ Attorney ID: 045942006  
(609) 376-2965  
Nicholas.Kant@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - ESSEX COUNTY  
DOCKET NO. ESX-DC-009318-22

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

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY:  
\$8,635.50**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Nicholas Kant, 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, Jamaal Gibson (“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 making an oral statement intended to be presented to an insurance company in support of a claim for payment or other benefit pursuant to an insurance policy knowing that the statement contained false or misleading information concerning material facts, in violation of the Fraud Act.

Specifically, Defendant, in support of a claim for damage to the windshield of his vehicle, falsely represented that the damage to his vehicle occurred after he added auto glass coverage to his automobile policy, when in fact it occurred prior to him adding the auto glass coverage, in violation of N.J.S.A. 17:33A-4(a)(2); and

FINAL JUDGMENT is on this 10th day of Jan. 2023, entered in the amount of \$8,635.50 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 \$2,635.50 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 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.

/s/ Thomas M. Moore

Hon. Thomas M. Moore

J.S.C.

This motion was:

       Opposed   X   Unopposed