

Construction Inc. ("Bottom to Top") (collectively, "Defendants"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendants' failure to appear, answer, or otherwise defend;

This Court now finds that Defendants violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by presenting to another person a certificate of insurance that contained false and/or misleading information concerning the policy of issuance to which the certificate makes reference, in violation of the Fraud Act.

Specifically, Defendants issued a fake Certificate of Liability Insurance to a customer, falsely representing that Bottom to Top had a valid and current liability insurance policy, when in fact Bottom to Top's policy had been cancelled due to nonpayment of premium, in violation of N.J.S.A. 17:33A-4(a)(6); and

In favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance default judgment in the total amount of \$8,614.00 be entered against Defendants. This amount consists of: (i) \$5,000.00 in civil penalties against Defendants, jointly and severally, for one (1) violation of the Fraud Act pursuant to 17:33A-5(c); (ii) attorneys' fees of \$1,614.00, jointly and severally, pursuant to N.J.S.A. 17:33A-5(c); (iii) a statutory fraud surcharge of \$1,000.00

