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Ronald E. Bookbinder, A.J.S.C. ret.
t/a rec.

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: William E. Vaughan
Deputy Attorney General
(609) 376-2965
NJ Attorney ID: 021252010
William.Vaughan@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY LAW
DIVISION - BURLINGTON COUNTY
DOCKET NO. BUR-L-001392-21
EDITED BY COURT

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
Plaintiff,)
v.)
FREDERICK HARRIET and)
RACHEL HARRIET,)
Defendants.)

Civil Action

ORDER FOR FINAL JUDGMENT

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by William E. Vaughan, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance and the Court having held a proof hearing on February 21, 2023; and

Defendants, Frederick Harriet ("Frederick") and Rachel

Harriet ("Rachel") (collectively, "Defendants"), having been duly served with copies of the Summons and Complaint in the above-captioned action, and a proof hearing having been held following 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 conspiring with each other, and knowingly making false oral and written statements to an insurance company in support of an automobile insurance claim;

Specifically Frederick: (a) made false statements to GEICO Indemnity Company ("GEICO") in connection with an automobile insurance claim, that Defendants' vehicle was involved in an accident after the automobile insurance policy was in effect when, in fact, the property damage to their vehicle was present prior to the inception of Defendants' automobile insurance policy, in violation of N.J.S.A. 17:33A-4(a)(1); and (b) conspired with Rachel to support a claim for payment by misrepresenting when an accident occurred, in violation of N.J.S.A. 17:33A-4(b);

Specifically Rachel: (a) made false statements to GEICO in connection with an automobile insurance claim, that Defendants' vehicle was involved in an accident after the automobile insurance policy was in effect when, in fact, the property

damage to their vehicle was present prior to the inception of Defendants' automobile insurance policy, in violation of N.J.S.A. 17:33A-4(a)(1); and (b) conspired with Frederick to support a claim for payment by misrepresenting when an accident occurred, in violation of N.J.S.A. 17:33A-4(b); and

FINAL JUDGMENT is on this 24th day of March 2023, entered in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance, as follows:

1. \$5,000.00 in civil penalties against Frederick for two (2) violations of the Fraud Act, under N.J.S.A. 17:33A-5(b);
2. \$5,000.00 in civil penalties against Rachel for two (2) violations of the Fraud Act, under N.J.S.A. 17:33A-5(b);
3. Attorneys' fees of \$5,000.00, jointly and severally, against both Defendants, pursuant to N.J.S.A. 17:33A-5(b);
4. Costs of service in the amount of \$105.00 against both Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);
5. A statutory fraud surcharge of \$1,000.00 against Frederick, individually, pursuant to N.J.S.A. 17:33A-5.1; and
6. A statutory fraud surcharge of \$1,000.00 against Rachel, individually, pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendants' driving privileges will be suspended for a period of one (1) year from the date of this judgment.

IT IS FURTHER ORDERED, that the February 24, 2023 order dismissing this matter for lack of prosecution is vacated.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 14 days of the date of receipt.

This motion was:

/s/ Ronald E. Bookbinder

Hon. Ronald E. Bookbinder, A.J.S.C. Ret. on Rec.

 Opposed X Unopposed