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DJ-38358-23

Filed and so Ordered

Mar 13, 2023

This Motion was Unopposed

By: Brian R. Fitzgerald
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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - MIDDLESEX COUNTY
DOCKET NO. MID-DC-006060-22

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

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$7,692.00

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Brian R. Fitzgerald, 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, Kenneth Williams ("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 (i) made a written statement intended to be presented to an insurance company for the purpose of obtaining an insurance policy, knowing that the statement contained false or misleading information concerning material facts; (ii) made a written statement intended to be presented to an insurance company for the purpose of obtaining a motor vehicle insurance policy that he maintained a principal residence in this State when, in fact, his principal residence was in a state other than this State; and (iii) concealed or knowingly failed to disclose the occurrence of an event that affected his initial or continued right or entitlement to any insurance benefit or payment, in violation of the Fraud Act.

Specifically, Defendant (i) on an automobile insurance application falsely represented that he resided and garaged his vehicle in New Jersey, when in fact he resided and garaged his vehicle in Pennsylvania, in violation of N.J.S.A. 17:33A-4(a)(4)(a) and -4(a)(4)(b), and (ii) failed to disclose on an automobile insurance application that he resided and garaged his vehicle in Pennsylvania, in violation of N.J.S.A. 17:33A-4(a)(3); and

FINAL JUDGMENT is on this day of 2023, entered in the amount of \$7,692.00 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 \$1,692.00 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.

This motion was:

Opposed Unopposed



Hon. J. Randall Corman, JSC

