

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: Chandra M. Arkema
Deputy Attorney General
NJ Attorney ID No. 029552006
(609)376-2965
Chandra.Arkema@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - CAMDEN COUNTY
DOCKET NO. CAM-L-002602-22

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
HEATHER ROUGH and PATRICIA)
RUPLE,)
)
Defendants.)

Civil Action

ORDER OF FINAL JUDGMENT
BY DEFAULT

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Chandra M. Arkema, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendants, Heather Rough and Patricia Ruple (collectively, "Defendants"), having been duly served with copies 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 made written and oral statements to an insurance company in support of a claim for payment or other benefit pursuant to an insurance policy knowing that the statements contained false or misleading information concerning a fact or thing material to the claim, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); and

This Court also finds that Defendants conspired with each other to violate the Fraud Act by falsely representing in written and oral statements that Ruple was the driver of the vehicle at the time of the accident and Rough was the passenger, when in fact, Rough was the driver at the time of the accident and Ruple was not present in the vehicle, in violation of N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(b); and

FINAL JUDGMENT is on this day of 2023,
as follows:

~~1. \$5,000.00 against Heather Rough, individually, for the Fraud Act violations alleged in Count 2 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);~~

2. ~~\$5,000.00 against Patricia Ruple, individually, for the Fraud Act violations alleged in Count 1 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);~~
3. \$5,000.00 against Heather Rough and Patricia Ruple, jointly and severally, for the Fraud Act violations alleged in Count 1, 2 + 3 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
4. A \$1,000.00 Fraud Act surcharge against Heather Rough, individually, pursuant to N.J.S.A. 17:33A-5.1;
5. A \$1,000.00 Fraud Act surcharge against Patricia Ruple, individually, pursuant to N.J.S.A. 17:33A-5.1;
6. Attorneys' fees in the amount of \$4,192.50 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);
7. Cost of service in the amount of \$80.00 against Heather Rough, individually, pursuant to N.J.S.A. 17:33A-5(b);
8. Cost of service in the amount of \$80.00 against Patricia Ruple, individually, pursuant to N.J.S.A. 17:33A-5(b);

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.

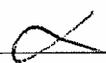
IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within _____ days of the date of receipt.



Anthony M. Pugliese, J.S.C.

This motion was:

_____ Opposed

 _____ Unopposed