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SUPERIOR COURT OF NEW JERSEY LAW DIVISION - BERGEN COUNTY DOCKET NO. BER-L-006792-22 MARLENE CARIDE, COMMISSIONER OF THE ) NEW JERSEY DEPARTMENT OF ) BANKING AND INSURANCE. **Civil Action** Plaintiff. ) ORDER OF FINAL JUDGMENT ٧. BY DEFAULT KAMAL GHOBRYAL and A and K MANAGEMENT OF NI LLC, Defendants.

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

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Defendants, Kamal Ghobryal ("Ghobryal") and A and K Management of NJ LLC ("A & K") (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 oral and written statements to an insurance company for the purpose of obtaining and insurance policy for a vehicle owned by Ghobryal but utilized by A and K, knowing that the statements contained false or misleading information concerning material facts, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"); and

Specifically, Ghobryal, on behalf of A & K, misrepresented in an application for a personal automobile insurance policy for Ghobryal's 2001 Dodge Ram 1500, that the vehicle was used only for pleasure, garaged in Washington Township, New Jersey, and driven only by Ghobryal and his wife, when in fact, the Dodge was a commercial vehicle utilized by Ghobryal's construction company, A and K, and driven by various company employees, thereby violating N.J.S.A. 17:33A-4(a)(3), N.J.S.A. 17:33A-4(a)(4)(b), and N.J.S.A. 17:33A-4(c); and

FINAL JUDGMENT is on this 2 day of June 2023, as follows:

1. \$5,000.00 against Defendants, jointly and severally, for the Fraud Act violations alleged in the Complaint, pursuant to N.J.S.A. 17:33A-5(b);

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- 2. A \$1,000.00 Fraud Act surcharge against Ghobryal, individually, pursuant to N.J.S.A. 17:33A-5.1;
- 3. A \$1,000.00 Fraud Act surcharge against A & K, individually, pursuant to N.J.S.A. 17:33A-5.1;
- 4. Attorneys' fees in the amount of \$2,652.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);
- 5. Cost of service in the amount of \$180.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);

IT IS FURTHER ORDERED, that a copy of this Order be served upon
all parties within days of the date of receipt.
ANTHONY R. SUAREZ, J.S.C.
This motion was:
Opposed
Unopposed