

Plaintiff submits that it investigated Plaintiff in response to a referral from Plymouth Rock Assurance Company ("PRAC"). On February 12, 2012, Plaintiff obtained an automobile insurance policy. See Exhibit A. On May 24, 2012, PRAC notified Defendant that her policy would be cancelled effective June 12, 2012 for nonpayment. See Exhibit B. On June 19, 2012, after the policy was cancelled, Defendant was involved in an automobile accident in Middle Township, New Jersey. See Exhibit C. Defendant called PRAC, inquired as to whether the policy had lapsed, and if any payment was required to reinstate the policy. See Exhibit D.

Plaintiff asserts that during this call, Defendant fraudulently informed PRAC that she had no losses during the lapse in coverage, and was granted temporary coverage pending payment. Ibid. One hour after her first call, Defendant called PRAC to make a payment on the policy. Later that day, she then filed a claim with PRAC for coverage of damages incurred in the accident she fraudulently stated had happened after she reinstated her policy. See Exhibit E. Defendant was informed that her policy had been reinstated, but with a lapse in coverage. See Exhibit D, p. 1. On June 20, 2012, Defendant called PRAC in order to obtain a claim number for the claim she had filed, and to discuss the comprehensive, collision, towing, and rental coverages in place under the policy for the insured vehicle at the time of the accident. Ibid. On June 21, 2012, Defendant made another fraudulent statement about when the accident occurred. See Exhibit A, p. 2. On June 26, 2012, PRAC voided Defendant's policy as of June 19, 2012 based upon Defendant's fraudulent misrepresentation of no prior losses at the time of reinstatement of the policy. See Exhibit F.

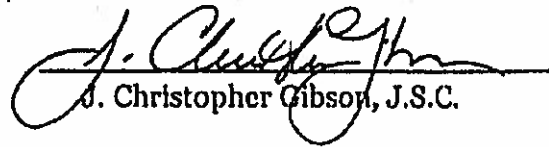
Default in this matter was entered on December 29, 2017. Plaintiff submits that Defendant has not answered or otherwise moved in response to this claim, nor has she moved for an extension of time in which to do so. Thus Plaintiff respectfully requests the Court enter judgment in Plaintiff's favor in the amount of \$9,198.00.

Accordingly, IT IS ON THIS 24th day of April, 2018 ORDERED THAT Plaintiff's Motion to Enter Judgment is GRANTED. Judgment is hereby entered in the amount of \$9,198.00, against Defendant, Sherrina Boyd, and in favor of the Plaintiff, Richard J. Badolato, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties pursuant to N.J.S.A. § 17:33A-5b for one (1) violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. § 17:33A-1 et seq.; attorneys' fees of \$3,198.00 pursuant to N.J.S.A. § 17:33A-5b; and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. § 17:33A-5.1.

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. § 39:6A-15, Defendant Sherrina Boyd's 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 by the moving party upon all parties or their attorneys within five (5) days.

The motion is unopposed.


J. Christopher Gibson, J.S.C.