



be presented any written or oral statement as part of, or in support of, a claim for payment or other benefit pursuant to an insurance policy, knowing that the statement contains any false or misleading information concerning any fact or thing material to the claim.

The Court further finds that Defendant violated the Fraud Act, specifically N.J.S.A. 17:33A-4a(2), by preparing or making any written or oral statement that is intended to be presented to any insurance company in connection with, or in support of, any claim for payment or other benefit pursuant to an insurance policy knowing that the statement contains any false or misleading information concerning any fact or thing material to the claim.

The Court further finds that Defendant violated the Fraud Act, specifically N.J.S.A. 17:33A-4b, by knowingly assisting, conspiring with, or urging any person or practitioner to violate any of the provisions of the Fraud Act.

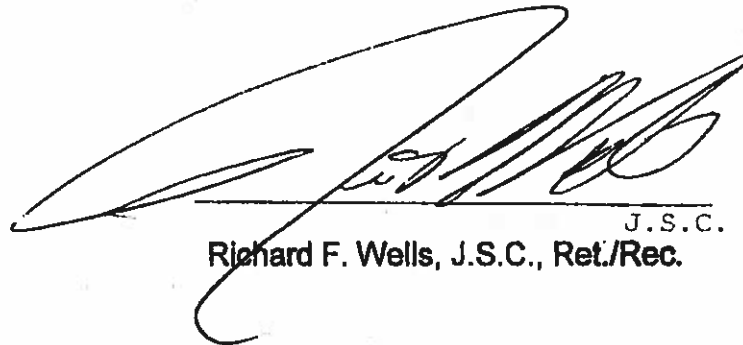
The Court further finds that Defendant violated the Fraud Act, specifically N.J.S.A. 17:33A-4c, by, due to assisting, conspiring, or urging of any person, knowingly benefiting, directly or indirectly, from the proceeds derived from a violation of Fraud Act.

FINAL JUDGMENT is on this 21<sup>st</sup> day of Sept 2018, entered in the amount of \$8,323.50 against Defendant, Victoria Gebhard, and

in favor of the Plaintiff, Marlene Caride, 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 to -30; attorneys' fees of \$2,323.50 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 Victoria Gebhard's driving privileges shall 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 7 days of the date of receipt.



J.S.C.  
Richard F. Wells, J.S.C., Ret./Rec.

This motion was:

Opposed

Unopposed