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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART-OCEAN COUNTY
DOCKET NO. OCN-DC-8805-17

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

Civil Action

**ORDER OF ENTRY OF
FINAL JUDGMENT BY DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$8,542.00

Defendant, Cheryl Borchert ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered for 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"), specifically N.J.S.A. 17:33A-4a(4)(b), by knowingly providing false material information on an application for automobile insurance with Citizens United Reciprocity Exchange

dated February 10, 2014, specifically for failing to disclose that her boyfriend was a resident of the household and driver of the insured vehicle with a suspended driver's license; and

FINAL JUDGMENT is on this 7TH day of MARCH 2019, entered in the amount of \$8,542.00 against Defendant, Cheryl Borchert, 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-1 to -30, pursuant to N.J.S.A. 17:33A-5b; attorneys' fees of \$2,542.00, 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's driving privileges shall be suspended for a period of one 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.



Hon. James W. Palmer, Jr., J.S.C.

This motion was:

 Opposed

 X Unopposed