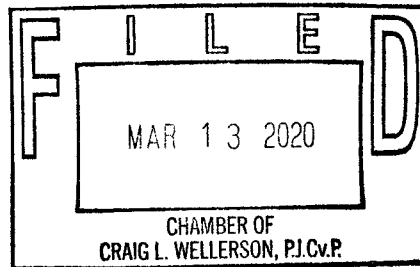


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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION-OCEAN COUNTY
DOCKET NO. OCN-L-1420-19

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

Civil Action

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

Defendant, Zachary Bowman ("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; and

This Court now finds that Defendant Bowman violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), by: (1) falsely representing to an insurance company when adding comprehensive coverage to an insured vehicle

that the vehicle was not involved in any prior accidents, when, in fact, it was; and (2) falsely stating to the insurance company when filing a claim for insurance benefits that the insured vehicle was involved in an accident after Defendant added comprehensive coverage to it, when, in fact, the accident occurred before Defendant added the comprehensive coverage;

FINAL JUDGMENT is on this 13 day of March 2020, entered in the amount of \$13,088.50 against Defendant, Zachary Bowman, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$10,000.00 in civil penalties for two violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,088.50, pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000.00, pursuant to N.J.S.A. 17:33A-5.1; and

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.



CRAIG L. WELLERSON, P.J.Cv. J.S.C.

This motion was:

_____ Opposed

_____ Unopposed