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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - MORRIS COUNTY
DOCKET NO. MRS-DC-007833-19

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

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$7,848.50

Defendant, Irishad Rahyad ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendant's 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, by falsely reporting to an insurance company

that an automobile accident occurred after he obtained an insurance policy, when in fact the accident occurred before he obtained the policy, Defendant made a materially false and misleading oral statement in support of a claim for payment pursuant to an insurance policy, and so a third party claim would be paid, in violation of N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this **25** day of **March**, 2020, entered in the amount of ~~\$7,657.50~~ **\$7,657.50** against Defendant, Irishad Rahyad, 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-5(b); attorneys' fees of ~~\$1,617.50~~ **\$1,617.50** 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.

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant'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 upon all parties within 7 days of the date of receipt.

1/s/Philip J. Maenza, JSC

J.S.C.

This motion was:

_____ Opposed _____ Unopposed