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                           SUPERIOR COURT OF NEW JERSEY
                           LAW DIVISION - UNION COUNTY
                           DOCKET NO. UNN-L-004084-19

MARLENE CARIDE,   )
COMMISSIONER OF THE NEW   )   Civil Action
JERSEY DEPARTMENT OF   )
BANKING AND INSURANCE,   )   **ORDER OF FINAL JUDGMENT BY**
)   **DEFAULT**
            Plaintiff,   )
)
            v.   )
)
JANISA MERCADO,   )
)
            Defendant.   )
)

       The Defendant, Janisa Mercado ("Defendant"), having been

duly served with a copy of the Summons and Complaint in the above-

entitled action and having been defaulted for failure to appear,

answer or otherwise defend;

       This Court now finds that Defendant violated the New

Jersey Insurance Fraud Prevention Act, specifically N.J.S.A.

17:33A-(a) (1), by knowingly submitting false claims to American

Family Life Assurance Company of Columbus ("AFLAC").

FINAL JUDGMENT is on this **21**   day of **August**   2020,

entered in the amount of $21,531.24 against Defendant Mercado, and

in favor of the Plaintiff, Commissioner of the State of New Jersey

Department of Banking and Insurance.   This amount consists of:

$5,000.00 in civil penalties for one violation of the New Jersey

Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30;

attorneys' fees of $3,900.00 pursuant to N.J.S.A. 17:33A-5b; costs

of service of process in the amount of $65.00 pursuant to N.J.S.A.

17:33A-5(b); a statutory fraud surcharge of $1,000.00 pursuant to

N.J.S.A. 17:33A-5.1; and restitution in the amount of $11,566.24

($11,325.00 principal plus prejudgment interest of $241.24 payable

to AFLAC).

IT IS FURTHER ORDERED that a copy of this Order be served

upon all parties within _____5_____ days of the date of receipt.

/s/ Mark P. Ciarrocca
_____
Hon. Mark P. Ciarrocca, P.J.Cv. J.S.C.

This motion was:

_____ Opposed

_____X_____ Unopposed