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FILED

JAN 25 2021

BRUNO MONGIARDO, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - PASSAIC COUNTY
DOCKET NO. PAS-L-003182-19

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

Civil Action

**ORDER OF FINAL JUDGMENT
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Gurbir S. Grewal, Attorney General of New Jersey, (by Dakar Ross, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance on a motion for judgment by default; and

Defendant, Niket Shah ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-entitled action, and default having been entered for Defendant's failure to appear, answer, or otherwise defend;

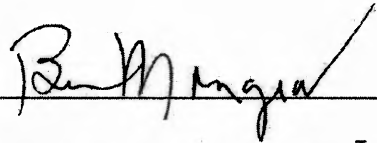
This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30, specifically N.J.S.A. 17:33A-4(a)(1) and 17:33A-4(a)(4)(b), by knowingly providing false and misleading statements in support of reinstating his lapsed insurance policy and in support of a claim for benefits under an automobile insurance policy with Progressive Garden State Insurance Company ("Progressive"), specifically by falsely representing to Progressive that his vehicle had not been in any accidents during the period that his policy had lapsed and, then falsely reporting to Progressive that his vehicle had been in an automobile accident after his insurance policy was reinstated, when, in fact, the accident involving his vehicle had occurred prior to the date when his insurance policy was reinstated.

FINAL JUDGMENT is on this 25 day of Jan 2020, entered in the amount of \$9,055.00 against Defendant 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 two (2) violations of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30;

attorneys' fees of \$2,990.00 pursuant to N.J.S.A. 17:33A-5; cost of service in the amount of \$65.00 pursuant to N.J.S.A. 17:33A-5; 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 (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.



Bruno Mongiardo, J.S.C.

This motion was:

Opposed
X
Unopposed