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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - CAMDEN COUNTY  
DOCKET NO. CAM-DC-003900-20

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

Civil Action  
**AMENDED ORDER FOR FINAL JUDGMENT  
BY DEFAULT**  
**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**  
**AMOUNT IN CONTROVERSY: \$8,001.00**

THIS MATTER HAVING BEEN opened to the Court on the application of Gurbir S. Grewal, Attorney General of New Jersey, (by Brian R. Fitzgerald, 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, Sakera Young ("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") by making an oral statement to an insurance company for the purpose of obtaining an insurance policy, and so a third party claim would be paid, knowing that the statement contained false or misleading information concerning material facts.

Specifically, Defendant falsely represented to an insurance company in order to reinstate her automobile insurance policy, and so a third party claim would be paid, that she had not been in any automobile accidents between the date her automobile insurance policy lapsed and the date she reinstated her policy, when in fact she had been in an accident during that period, in violation of N.J.S.A. 17:33A-4(a)(1) and -4(a)(4)(b); and

FINAL JUDGMENT is on this **26th** day of **March** 2021, entered in the amount of \$8,001.00 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 one violation of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,001.00 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 a copy of this Order be served upon all parties within 7 days of the date of receipt.

*Richard F. Wells*

Honorable Richard F. Wells J.S.C.

This motion was:

           Opposed   x   Unopposed