

GURBIR S. GREWAL  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for the Plaintiff  
Richard J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625

By: Telge N. Peiris  
Deputy Attorney General  
NJ Attorney ID: 183962017  
(609) 376-2965  
Telge.Peiris@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - SUSSEX COUNTY  
DOCKET NO. SSX-L-000339-20

MARLENE CARIDE, )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
KRISTEN M. BURNS, )  
 )  
 )  
Defendant. )

**Civil Action**

ORDER OF FINAL JUDGEMNT  
BY DEFAULT

The Defendant, Kristen M. Burns ("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 ("Fraud Act") N.J.S.A. 17:33A-4(a)(4)(b), and N.J.S.A. 17:33A-4(a)(1), and -4(a)(3)(a),

by failing to disclose damage to her vehicle, a 2011 Subaru Impreza, VIN # ending in 4579 ("Defendant's Vehicle") when applying for comprehensive coverage through Progressive, and by making false statements regarding the date of damage to Defendant's Vehicle when submitting a claim for payment with Progressive Insurance Company pursuant to an automobile insurance policy.

FINAL JUDGMENT is on this **14th** day of **May** 2021, entered in the amount of \$8,575.00 against Defendant Kristen M. Burns, and in favor of the 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 New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30; attorney's fees of \$2,500.00 pursuant to N.J.S.A. 17:33A-5; cost of service in the amount of \$75.00 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 New Jersey 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 5 days of the date of receipt.

Rosemary E. Ramsay  
~~J.S.C.~~

This motion was:

\_\_\_\_\_ Opposed

X  \_\_\_\_\_ Unopposed

Based on the unopposed certification of facts and law, the requested relief is appropriate.