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FILED

May 14, 2021

Thomas R. Vena, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - ESSEX COUNTY
DOCKET NO. ESX-DC-006846-20

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

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$8,580.00

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 final judgment by default; and

Defendant, Carla Williams ("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 (i) concealing and/or knowingly failing to disclose the occurrence of an event which affects her initial or continued right or entitlement to any insurance benefit or payment to which she is entitled, and (ii) making a written statement to an insurance company for the purpose of obtaining an insurance policy, knowing that the statement contained false or misleading information concerning material facts.

Specifically, on an application for automobile insurance, Defendant failed to disclose that her husband was a household member and a driver of an insured vehicle, both in violation of N.J.S.A. 17:33A-4(a)(3) and -4(a)(4)(b); and

FINAL JUDGMENT is on this **14th** day of **May** 2021, entered in the amount of \$8,580.00 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 \$2,580.00 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.

/s/ Thomas R. Vena

Thomas R. Vena, J.S.C.^{J.S.C.}

This motion was:

 Opposed Unopposed