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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - CUMBERLAND COUNTY
DOCKET NO. CUM-L-000585-20

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING & INSURANCE,)
)
Plaintiff,)
)
v.)
)
MALCOLM THOMAS,)
)
Defendant.)

Civil Action

ORDER OF FINAL JUDGEMNT
BY DEFAULT

THIS MATTER HAVING BEEN opened to the Court on the application of Gurbir S. Grewal, Attorney General of New Jersey, (by Ashleigh B. Shelton, 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

The Defendant, Malcolm Thomas ("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, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), specifically N.J.S.A. 17:33A-4(a)(1), by falsely stating to Geico Insurance Company ("Geico") that damage to his vehicle occurred on December 2, 2016, when it really occurred on October 14, 2016, and N.J.S.A. 17:33A-4(a)(4)(b), by falsely stating on his application for auto insurance that his vehicle had not been vandalized or stolen within the past five years;

FINAL JUDGMENT is on this 23rd day of July, 2021, entered in the amount of \$8,640.00 against Defendant Thomas 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 two violations of the Fraud Act, attorneys' fees of \$2,565.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$75.00 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 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.

