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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - OCEAN COUNTY  
DOCKET NO. OCN-DC-000863-21

MARLENE CARIDE, )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING & INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
NICOLE SMITH-MCDOUGALD, )  
 )  
Defendant. )

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY: \$8,980.00**

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

Defendant, Nicole Smith-McDougald ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered 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)(4)(b), by knowingly providing false and misleading statements on an application for automobile insurance with Metropolitan Property & Casualty Insurance Company ("Metropolitan") by failing to disclose her husband as a household resident; and

FINAL JUDGMENT is on this 4th day of August 2021, entered in the amount of \$8,980 against Defendant Nicole Smith-McDougald and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,980, pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000 pursuant to N.J.S.A. 17:33A-5.1; and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.

Valter H. Must  
Hon. Valter H. Must, J.S.C.

This motion was:

       Opposed

  X   Unopposed