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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - PASSAIC COUNTY  
DOCKET NO. PAS-L-001931-21

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

Civil Action

ORDER OF FINAL JUDGMENT  
BY DEFAULT

THIS MATTER HAVING BEEN opened to the Court on the application of Andrew J. Bruck, Acting Attorney General of New Jersey, (by Chandra M. Arkema, 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, Sheina Chinchay ("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 concealed or knowingly failed to disclose the occurrence of an event while applying for an automobile insurance policy that affected her initial or continued right or entitlement to any insurance benefit and also made oral statements intended to be presented to an insurance company in connection with, and in support of, a claim for payment or other benefit pursuant to an insurance policy, knowing that the statement contained false or misleading information concerning any fact or thing material to the claim in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, Defendant failed to disclose that her vehicle was damaged by a prior collision when applying for an automobile insurance policy, violating N.J.S.A. 17:33A-4(a)(3), and also falsely represented to an insurance company that her vehicle was damaged in an accident after she applied for the automobile insurance policy, when in fact, the damage occurred before she applied, violating N.J.S.A. 17:33A-4(a)(1).

FINAL JUDGMENT is on this 22nd day of October 2021, entered in the amount of \$7,536.00 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 two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,456.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$80.00 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 driving privileges shall be suspended for a period of one (1) year from the date of this judgment.

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

/s/ Darren J. Del Sardo  
HON. DARREN J. DEL SARDO, J.S.C.

This motion was:

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