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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - MORRIS COUNTY
DOCKET NO. MRS-L-001441-21

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
DANIEL DEMONCY,)
)
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, Daniel Demoncy ("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 presented oral statements in support of a claim for payment pursuant to an insurance policy knowing that the statements contained false or misleading information concerning material facts, and concealed or knowingly failed to disclose the occurrence of an event which affects any person's initial or continued right or entitlement to any insurance benefit of payment, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, Defendant falsely reported that his vehicle had been stolen, and failed to disclose that the vehicle was just diagnosed with major mechanical problems, violating N.J.S.A. 17:33A-4(a)(1) and (a)(3).

FINAL JUDGMENT is on this **5th** day of **November** 2021, entered in the amount of \$7,926.00 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 (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,846.00 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 5 days of the date of receipt.

Rosemary E. Ramsay

Rosemary E. Ramsay, P.J. Cv. , ~~J.G.C.~~

This motion was:

_____ Opposed

 X _____ Unopposed

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