

FILED

December 17, 2021

Thomas R. Vena, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - ESSEX COUNTY
DOCKET NO. ESX-L-008029-20

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

Civil Action

ORDER OF FINAL JUDGEMNT
BY DEFAULT

THIS MATTER HAVING BEEN opened to the Court on the application of Andrew J. Bruck, Acting Attorney General of New Jersey, (by Telge N. Peiris, 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, Lakiesha Stephens ("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") by knowingly providing materially false or misleading information to Progressive Garden State Insurance Company ("Progressive"), specifically by making false and misleading statements when submitting an application for automobile insurance with Progressive by misrepresenting both the principal garaged location of her insured vehicles, and by misrepresenting her principal residence which was in the Commonwealth of Pennsylvania, and by restating these false statements in support of claims for payment; and

FINAL JUDGMENT is on this 17th day of December 2021, entered in the amount of \$11,396.00 against Defendant Lakiesha Stephens, 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 one violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30; attorney's fees of \$5,260.00 pursuant to N.J.S.A. 17:33A-5; cost of service in the amount of \$136.00 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; and

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; and

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.

This motion was:

_____ Opposed

✓ _____ Unopposed