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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - OCEAN COUNTY
DOCKET NO. OCN-L-1293-21

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

Civil Action

**ORDER FOR 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 William E. Vaughan, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance on a motion for judgment by default; and

Defendant, Amanda Barakat ("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 violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by knowingly making false statements to an insurance company in support of an automobile insurance application and payment of a third-party claim.

Specifically, Defendant misrepresented in an application for automobile insurance and in connection with payment of a third-party automobile insurance claim, that she garaged her vehicles in Jackson, New Jersey, the vehicles were not used for a commercial purpose, and she would be the sole driver of the vehicles, when in fact, Defendant's 2006 Ford Econoline was garaged in Lakewood, New Jersey, her 2006 Ford Econoline was used for a commercial purpose, and Canaan Dees was an undisclosed driver of her listed vehicles in violation of N.J.S.A. 17:33A-4(a)(3), N.J.S.A. 17:33A-4(a)(4)(b), and N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this 6TH day of January 2022, entered in the amount of \$10,640.49 against Defendant, as follows:

1. In favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance: (a) \$5,000.00 in civil penalties for two (2) violations of

the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); (b) attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b); (c) costs of service in the amount of \$80.00 against Defendant pursuant to N.J.S.A. 17:33A-5(b); and (d) a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1; and

2. In favor of Citizens United Reciprical Exchange, also known as CURE, restitution of \$1,060.49 pursuant to N.J.S.A. 17:33A-26.

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges will 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 15 days of the date of receipt.

/s/ James Den Uyl

JAMES DEN UYL J.S.C.

This motion was unopposed and granted for the reasons stated in the certification of the insurance investigator and supporting exhibits attached.