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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - OCEAN COUNTY
DOCKET NO. OCN-L-003008-20

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

Civil Action

**ORDER OF FINAL JUDGMENT
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Acting Attorney General of New Jersey, (by Brian R. Fitzgerald, 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, Ronisha Morris ("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 (a) 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 or payment or the amount of any insurance benefit or payment to which she was entitled, and (b) made oral statements to an insurance company in support of a claim for payment or other benefit pursuant to an automobile insurance policy knowing that the statements contained false or misleading information concerning a fact or thing material to the claim, both in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, Defendant (a) failed to disclose that she had been involved in a prior recent accident when applying for the automobile insurance policy, in violation of N.J.S.A. 17:33A-4(a)(3), and (b) falsely represented to an insurance company that the automobile accident in which she was involved occurred after she applied for the automobile insurance policy, when in fact it occurred before she applied for the policy, and falsely represented that her vehicle had sustained no damage prior to the purported date of the accident, both in violation of N.J.S.A. 17:33A-4(a)(1).

FINAL JUDGMENT is on this 21 day of March 2022, entered in the amount of \$9,574.00 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 \$3,424.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$150.00 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/ James Den Uyl _____
Hon. James Den Uyl, J.S.C.

This motion was:

_____ Opposed

_____X_____ Unopposed