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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - ATLANTIC COUNTY
DOCKET NO. ATL-L-001347-21

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
GEORGE HARRIS and)
CHRISTOPHER JACKSON,)
)
Defendants.)

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

Defendants, George Harris and Christopher Jackson (collectively, "Defendants"), having been duly served with copies of the Summons and Complaint in the above-captioned action, and default having been entered for Defendants' failure to appear, answer, or otherwise defend;

This Court now finds that, by falsely representing to CURE Auto Insurance ("CURE") on the application that he was the owner of the Acura, and failing to disclose that Christopher Jackson was the actual owner, Defendant, George Harris, violated N.J.S.A. 17:33A-4(a)(4)(b) and (b) and N.J.S.A. 17:33A-4(a)(3); and

This Court also finds that Defendant, George Harris, violated N.J.S.A. 17:33A-4(a)(1) by falsely representing to CURE on Driver's Report of July 2, 2018, that he was the owner of the Acura, in support of the claim for payment pursuant to an insurance policy; and

This Court also finds that Defendants conspired to falsely represent to CURE on the application, and as part of the insurance claim, that the Acura was owned by Defendant George Harris, when it was actually owned by and registered in the name of Defendant Christopher Jackson, thereby violating N.J.S.A. 17:33A-4(b); and

FINAL JUDGMENT is on this 4 day of March 2022,
as follows:

1. \$5,000.00 against George Harris, individually, for the Fraud Act violations alleged in Count 1 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
2. \$5,000.00 against George Harris, individually, for the Fraud Act violations alleged in Count 2 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
3. \$5,000.00 against George Harris and Christopher Jackson, jointly and severally, for the Fraud Act violations alleged in Count 3 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
4. A \$1,000.00 Fraud Act surcharge against George Harris, individually, pursuant to N.J.S.A. 17:33A-5.1;
5. A \$1,000.00 Fraud Act surcharge against Christopher Jackson, individually, pursuant to N.J.S.A. 17:33A-5.1;
6. Attorneys' fees in the amount of \$3,500.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);
7. Cost of service in the amount of \$80.00 against Christopher Jackson, individually, pursuant to N.J.S.A. 17:33A-5(b);

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendants' 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 7 days of the date of receipt.

/s/ Stanley L. Bergman, Jr.
STANLEY L. BERGMAN, JR., J.S.C.

This motion was:

_____ Opposed
x _____ Unopposed

Having reviewed the above motion, I find it to be meritorious on its face and is unopposed. Pursuant to R.1:6-2, it therefore will be granted essentially for the reasons set forth in the moving papers.