

MATTHEW J. PLATKIN  
ACTING ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff  
Richard J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625-0117

**Filed and so Ordered**

**Apr 25, 2022**

**This Motion was Unopposed**

By: Ashleigh B. Shelton  
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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - MIDDLESEX COUNTY  
DOCKET NO. MID-DC-006854-21

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

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY: \$8,330.00**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Acting Attorney General of New Jersey, (by Ashleigh B. Shelton, 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, Desiree Young ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered 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"), specifically N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(a)(3) by falsely stating to Progressive Garden State Insurance Company ("Progressive") that her vehicle sustained damages on October 22, 2015, when in fact the damages occurred on September 28, 2015, before the policy with Progressive became effective; and

FINAL JUDGMENT is on this      day of      2022,  
entered in the amount of \$8,330.00 against Defendant Desiree Young and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,330.00, pursuant to N.J.S.A. 17:33A-5(b); 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 driving privileges shall be suspended for a period of one 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.

A handwritten signature in black ink, appearing to be "J. Randall Corman", written over a horizontal line.

Hon. J. Randall Corman, JSC

This motion was:

Opposed

Unopposed