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**FILED**

9:22 am, May 13, 2022

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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART – ESSEX COUNTY  
DOCKET NO. ESX-DC-016183-21

MARLENE CARIDE, )  
COMMISSIONER OF THE NEW )  
JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
BRITNEY MORRISON-DAVIS, )  
 )  
Defendant. )  
 )  
 )

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY:  
\$7,604.00**

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 judgment by default; and

Defendant, Britney Morrison-Davis (“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 making oral statements as part of or in support of a claim for payment or other benefit pursuant to an insurance policy knowing that the statements contained false or misleading information concerning material facts, in violation of the Fraud Act.

Specifically, Defendant falsely represented to an insurance company that she was involved in an accident after she applied for an automobile insurance policy, when in fact the accident occurred prior to her application, in violation of N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this 13<sup>th</sup> day of MAY 2022, entered in the amount of \$7,604.00 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 one violation of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,604.00 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.

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 seven (7) days of the date, ~~of receipt.~~ hereof per the Rules of Court.

*15/Robert H. Gardner, J.S.C.*  
HON. ROBERT H. GARDNER, J.S.C.

This motion was:

       Opposed  Unopposed