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FILED

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David J. Waaver, J.S.C. JUDGES CHAMBERS MORRIS COUNTY COURTHOUSE

By:

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SUPERIOR COURT OF NEW JERSEY SPECIAL CIVIL PART – MORRIS COUNTY DOCKET NO. MRS-DC-003504-21

MARLENE CARIDE, COMMISSIONER OF THE)) <u>Civil Action</u>
NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE,	ORDER FOR FINAL JUDGMENT BY DEFAULT
Plaintiff,)
V.) SPECIAL CIVIL PART: STATUTORY PENALTIES
JANKI PATEL,	AMOUNT IN CONTROVERCY.
Defendant.	AMOUNT IN CONTROVERSY: \$8,667.00

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, 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, Janki Patel ("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 false statements to an insurance company in support of an automobile insurance application;

Specifically, Defendant misrepresented in an application for automobile insurance that she was the only household member of driving age and would be the sole driver of her vehicle, when in fact, she lived with her twenty (20) year old son, Urvish Patel, who was an undisclosed driver of her listed vehicle, in violation of N.J.S.A. 17:33A-4(a)(3) and N.J.S.A. 17:33A-4(a)(4)(b); and

FINAL JUDGMENT is on this 7 day of July 2022, entered in the amount of \$8,667.00 against Defendant, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance as follows:

- (a) \$5,000.00 in civil penalties against Defendant for one violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b);
- (b) attorneys' fees of \$2,667.00 pursuant to N.J.S.A. 17:33A-5(b); and
- (c) a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within ______ days of the date of receipt.

This motion was:	DAVID J. WEAVER, J.S.C.	
OpposedOunopposed		1) H carry
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