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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - PASSAIC COUNTY
DOCKET NO. PAS-DC-000082-22

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

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$9,636.53

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, Luz Coy ("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)(4)(b) and N.J.S.A. 17:33A-4(a)(5), by falsely stating to New Jersey Manufacturers Insurance Company ("NJM") during a Statement of No Loss on September 19, 2018, that neither she nor her vehicle had been involved in a motor vehicle accident during period in which the policy had lapsed, so that the policy would be reinstated and to cover an expected third-party claim; and

FINAL JUDGMENT is on this 1st day of July 2022, entered in the amount of \$9,636.53 against Defendant Luz Coy 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); attorney's fees of \$2,800.00, pursuant to N.J.S.A. 17:33A-5(b); a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1; and restitution of \$836.53 payable to NJM pursuant to N.J.S.A. 17:33A-26.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.

/s/ Darren J. Del Sardo
HON. DARREN J. DEL SARDO, J.S.C.

This motion was:

 Opposed

✓ Unopposed