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**FILED**

August 26, 2022

Hon. Jeffrey B. Beacham, J.S.C.

By: Eleanor Heck  
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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - ESSEX COUNTY  
DOCKET NO. ESX-L-003826-21

MARLENE CARIDE, COMMISSIONER OF )  
THE NEW JERSEY DEPARTMENT OF )  
BANKING & INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
JANEL FORD, )  
 )  
Defendant. )  
 )  
\_\_\_\_\_ )

Civil Action

**ORDER OF FINAL JUDGMENT  
BY DEFAULT**

**GRANTED**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Acting Attorney General of New Jersey (by Eleanor Heck, 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

The Defendant, Janel Ford (“Defendant”), having been duly served with a copy of the Summons and Complaint in the above-entitled action and having been defaulted for failure to appear, answer or otherwise defend;

This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, knowingly provided false and misleading statements on an application for automobile insurance with Progressive Garden State Insurance Company (“Progressive”) by providing a false residential address in New Jersey, by failing to disclose that the insured vehicle was not registered in her name, and by misrepresenting the primary garaged location of the insured vehicle that was in New York State. Defendant also knowingly provided false and misleading statements on an application for automobile insurance with GEICO Insurance Company (“GEICO”) by providing a false residential address in New Jersey, and by failing to disclose the primary garaged location of the insured vehicle that was in New York state, on or about July 29, 2017 and February 12, 2018, respectively, all in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (the “Fraud Act”).

FINAL JUDGMENT is on this 26<sup>TH</sup> day of August 2022, **GRANTED** entered in the amount of \$23,651.40 against Defendant Janel Ford, and in favor of the Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$15,000.00 for two violations of the Fraud Act; including attorneys’ fees of \$7,500.00 pursuant to N.J.S.A. 17:33A-5; cost of service in the amount of \$151.40 pursuant to N.J.S.A. 17:33A-5; and 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 5 days of the date of receipt.



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HON. JEFFREY B. BEACHAM, J.S.C.

This motion was:

\_\_\_\_\_ Opposed

X \_\_\_\_\_ Unopposed