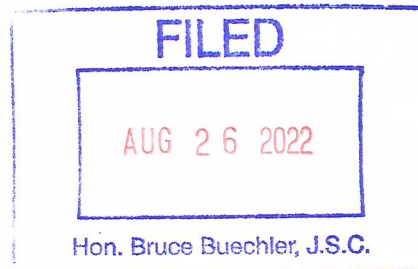


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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - ESSEX COUNTY
DOCKET NO. ESX-L-009861-21

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)

Plaintiff,)
)

v.)

DEJOUR EGERTON,)
)
Defendant.)

Civil Action

**ORDER OF FINAL JUDGMENT
BY DEFAULT**

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 final judgment by default; and

Defendant, Dejour Egerton ("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;

based on the certifications submitted by Plaintiff

This Court now finds that Defendant (i) concealed or knowingly failed to disclose the occurrence of an event which affected his initial or continued right or entitlement to any insurance benefit or payment or the amount of any benefit or payment to which he was entitled, and (ii) made oral statements 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, both in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, Defendant (i) failed to disclose on an automobile insurance application that he had been involved in an automobile accident just prior to obtaining the policy, in violation of N.J.S.A. 17:33A-4(a)(3), and (ii) falsely represented that an accident occurred after he obtained an automobile insurance policy, when in fact it occurred prior to him obtaining the policy, and so a third party claim would be paid, in violation of N.J.S.A. 17:33A-4(a)(1).

FINAL JUDGMENT is on this *26th* day of *August* 2022, entered in the amount of \$9,580.00 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 two (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$80.00

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 pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges shall 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 7 days of the date of receipt. *by Plaintiff's counsel.*

Bruce Buechler
, J.S.C.

This motion was:

X

Opposed
Unopposed

Hon. Bruce Buechler, J.S.C.