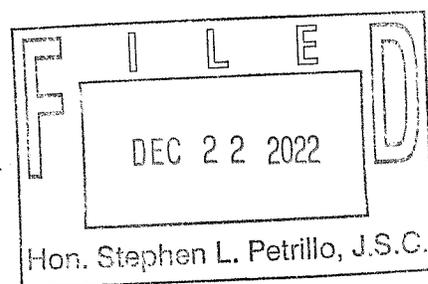


J-166810-22

MATTHEW J. PLATKIN  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for Plaintiff  
Richard J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625-0117



By: Brian R. Fitzgerald  
Deputy Attorney General  
NJ Attorney ID: 024972004  
(609) 376-2965  
brian.fitzgerald@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - ESSEX COUNTY  
DOCKET NO. ESX-L-008707-19

MARLENE CARIDE, )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
KEMAR L. JOHNSON, )  
 )  
Defendant. )

Civil Action

ORDER OF FINAL JUDGMENT  
BY DEFAULT

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, 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, Kemar L. Johnson ("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 (i) knowingly concealed and/or failed to disclose the occurrence of an event that affected his initial or continued right to an insurance benefit, and (ii) made written and oral statements in support of a claim for payment pursuant to an insurance policy, and so a third party claim would be paid, knowing that the statements contained false or misleading information concerning material facts, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, Defendant (i) concealed and/or knowingly failed to disclose he had been in an automobile accident approximately one hour prior to when he applied for and obtained an automobile insurance policy, in violation of N.J.S.A. 17:33A-4(a)(3), and (ii) falsely reported to an insurance company that he was involved in a motor vehicle accident after he obtained an insurance policy, when in fact the accident occurred before he obtained the policy, in violation of N.J.S.A. 17:33A-4(a)(1).

FINAL JUDGMENT is on this 20 day of Dec 2022, entered in the amount of \$10,657.50 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 \$4,577.50 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 \_\_\_\_\_ days of the date of receipt.~~

  
\_\_\_\_\_  
J.S.C.  
Hon. Stephen L. Petrillo, J.S.C

This motion was:

\_\_\_\_\_ Opposed  
 \_\_\_\_\_ Unopposed

**ORDERED, that this order  
be served in accordance  
with R. 1:5-1(a).**

*Reasons placed on Record 12/2/24*