

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: Ashleigh B. Shelton
Deputy Attorney General
NJ Attorney ID: 294162019
(609) 376-2965
Ashleigh.Shelton@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - BERGEN COUNTY
DOCKET NO. BER-DC-001522-22

MARLENE CARIDE, COMMISSIONER)
OF THE NEW JERSEY DEPARTMENT)
OF BANKING & INSURANCE,)
)
Plaintiff,)
)
v.)
)
ADISON RAMIREZ-URENA,)
)
Defendant.)
)
)

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

**AMOUNT IN CONTROVERSY:
\$13,307.50**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, 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

Defendants, Adison Ramirez-Urena (“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)(1), -4(a)(2) and -4(a)(3) by falsely stating to Progressive Insurance Company (“Progressive”) during a First Notice of Loss call on March 23, 2018, during a call with a Progressive investigator on March 23, 2018, and to the Newark Police Department on March 12, 2018; that his vehicle had been stolen on that date, when in fact it had not been stolen but instead, he was in a car accident on March 12, 2018; and

FINAL JUDGMENT is on this 7 day of Dec. 2022, entered in the amount of \$13,307.50 against Defendant Adison Ramirez-Urena and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$7,500.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys’ fees of \$4,807.50, pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1; and

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 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.

/s/ Joseph G. Monaghan

Joseph G. Monaghan,

J.S.C.

This motion was:

 Opposed

 x Unopposed