MATTHEW J. PLATKIN #33 ACTING 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: Chandra M. Arkema Deputy Attorney General NJ Attorney ID No. 029552006 (609)376-2965 Chandra.Arkema@law.njoag.gov SUPERIOR COURT OF NEW JERSEY LAW DIVISION - CAMDEN COUNTY DOCKET NO. CAM-L-003044-21 MARLENE CARIDE, COMMISSIONER OF THE NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE, Plaintiff, Civil Action ORDER OF FINAL JUDGMENT v. BY DEFAULT SHALIEK JOHNSON, Defendant.

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Acting Attorney General of New Jersey, (by Chandra M. Arkema, 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, Shaliek Johnson ("Defendant"), having been duly served with copies 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, by concealing or knowingly failing to disclose the occurrence of an event while applying for an automobile insurance policy that affected his initial or continued right or entitlement to any insurance benefit or payment or the amount of any insurance benefit or payment to which he was entitled, specifically by failing to disclose that his vehicle was just damaged in an accident when adding loan pay-off coverage to his existing automobile insurance policy, in violation of N.J.S.A. 17:33A-4(a)(3); and

This Court also finds that Defendant, by making oral statements to an insurance company in support of a claim for payment or other benefit pursuant to an automobile insurance policy knowing that the statements contained false or misleading information concerning a fact or thing material to the claim, specifically by falsely representing to an insurance company that the vehicle was damaged after he added the additional coverage to the automobile insurance policy, when in fact the damage occurred before he upgraded the policy, in violation of 17:33A-4(a)(1); and

FINAL JUDGMENT is on this 5th day of August 2022, entered in the amount of \$13,845.00 against Defendant, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance as follows:

- 1. \$10,000.00 in civil penalties for two (2) violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b);
- 2. A \$1,000.00 Fraud Act surcharge against Defendant, pursuant to N.J.S.A. 17:33A-5.1;
- 3. Attorneys' fees in the amount of \$2,765.00 against Defendant, pursuant to N.J.S.A. 17:33A-5(b);
- 4. Cost of service in the amount of \$80.00 against Defendant, pursuant to N.J.S.A. 17:33A-5(b);

IT IS FURTHER ORDERED, that pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges will be suspended for a period of one (1) year from the date of this judgment.

	IT	IS	FURTHER	ORDERED,	that	a	сору	of	this	Order	be
served	upon	all	parties	within	7		_ day	78 C	of the	e date	of
receipt.						4		/ /	Ha		
This mot	tion (was:			Hon.	Do	onald	J. S	Stein,	J.S.C	
			_ Opposed								
			Hnoppos	ed.							

FOR THE REASONS SET FORTH ON THE RECORD $\operatorname{F-}\operatorname{U-Q}$