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**FILED**

**FEB 17, 2023**

**JOSEPH A. TURULA, P.J. Cv.**

By: Chandra M. Arkema  
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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - HUDSON COUNTY  
DOCKET NO. HUD-L-001936-22

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

Plaintiff, )

)

v. )

)

SHEENA HERNANDEZ, )  
 )  
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 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, Sheena Hernandez (“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 Defendant violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by, making oral and written statements intended to be presented to an insurance company for the purpose of obtaining an insurance policy, and also 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. Specifically Defendant misrepresented, both in connection with her application for automobile insurance and in connection with her automobile insurance claim, that she resided and garaged her car in New Jersey, when she actually resided and garaged her car in New York, in violation of N.J.S.A. 17:33A-4(a)(4)(a), 17:33A-4(a)(4)(b) and 17:33-4(a)(1); and

FINAL JUDGMENT is on this 17<sup>th</sup> day of <sup>February</sup> 2023, entered in the amount of \$9,582.00 against Defendant, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance as follows:

1. \$5,000.00 in civil penalties for one (1) violation 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 \$3,582.00 against Defendant, pursuant to N.J.S.A. 17:33A-5(b);

~~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.

This motion was:

JOSEPH A. TURULA, P.J.Cv.

\_\_\_\_\_ Opposed

  X   Unopposed

Granted pursuant to R. 4:43-2(b).

This Order has been uploaded by the Court to the eCourts case jacket. Counsel for the moving party shall serve a copy of this Order on any party who did not receive an electronic notice of this filing within 7 days of the date of this Order.