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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - ESSEX COUNTY
DOCKET NO. ESX-L-001036-22

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
ALVIN COLLINS,)
)
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, Alvin Collins ("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") (a) 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, and (b) 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 material facts. Specifically Defendant (a) failed to disclose that his vehicle was damaged in an accident when applying for the automobile insurance policy, in violation of N.J.S.A. 17:33A-4(a)(3), and (b) falsely represented to an insurance company that the vehicle was damaged when he struck a guard rail, attempting to avoid a deer, after he applied for the automobile insurance policy, when in fact the damaged occurred when he rear ended another car before he applied for the policy, in violation of N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this 31 day of March 2023, entered in the amount of \$9,882.00 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 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 \$4,882.00 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 copy of this Order be served upon all parties within 5 days of the date of receipt.

Karen E. Hart

, J.S.C.

This motion was:

_____ Opposed
X _____ Unopposed

The supervising Col. Friction seeks \$14,882 in civil penalties, surcharge and attorney's fees. This form of order reflects \$9,832. The amount actually supported by the application is \$10,832. The Court finds the amount sought for attorney's fees is fair and reasonable and consistent with RPC 1.5.