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FILED
JULY 14, 2023
ADAM E. JACOBS, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - PASSAIC COUNTY
DOCKET NO. PAS-DC-006453-22

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

Plaintiff,

v.

ROCKYNSON GARRAUD,

Defendant.

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$8,714.00

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by William E. Vaughan, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance on a motion for judgment by default; and

Defendant, Rockynson Garraud ("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 violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by knowingly making false statements to an insurance company in support of an automobile insurance application, in violation of the Fraud Act;

Specifically, Defendant, misrepresented in an application for automobile insurance that he resided and garaged his vehicle in Clifton, New Jersey when, in fact, Defendant resided and garaged his vehicle in Brooklyn, New York, in violation of N.J.S.A. 17:33A-4(a)(3), N.J.S.A. 17:33A-4(a)(4)(a), and N.J.S.A. 17:33A-4(a)(4)(b); and

FINAL JUDGMENT is on this **14th** day of **July**, 2023, entered in the amount of \$8,714.00 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 one violation of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,714.00 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.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within ten (10) days of the date of receipt.

Adam E. Jacobs
Hon. Adam E. Jacobs, J.S.C.

This motion was:

_____ Opposed ___X___ Unopposed

Findings of Fact and Conclusions of Law – Rule 1:7-4(a)

After default is entered, a plaintiff may seek a judgment by default in accordance with R. 4:43-2. If application for default judgment is made more than 6 months after entry of the default, the application must be by Notice of Motion served in accordance with R. 1:6. Plaintiff having complied with all procedural requirements, the unopposed motion herein is properly filed and granted.