

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: Chandra M. Arkema  
Deputy Attorney General  
(609) 376-2965  
NJ Attorney ID: 029552006  
[Chandra.Arkema@law.njoag.gov](mailto:Chandra.Arkema@law.njoag.gov)

SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - ESSEX COUNTY  
DOCKET NO. ESX-DC-000052-23

MARLENE CARIDE,	)	
COMMISSIONER OF THE	)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF	)	
BANKING AND INSURANCE,	)	<b>ORDER FOR FINAL JUDGMENT</b>
	)	<b>BY DEFAULT</b>
Plaintiff,	)	
	)	
v.	)	
	)	<b>SPECIAL CIVIL PART: STATUTORY</b>
AQUIL DOWNEY,	)	<b>PENALTIES</b>
	)	<b>AMOUNT IN CONTROVERSY:</b>
	)	<b>\$7,976.00</b>
	)	
Defendant.	)	

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, Aquil Downey (“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 conspiring with Kalamanga Sukumar, in connection with an automobile insurance claim, to state to an insurance company that the vehicle was being driven by Sukumar at the time of the accident, when in fact, the vehicle was being driven by Defendant, in violation of N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-4(b). Defendant also made false statements on a police report intended to be presented to an insurance company, in violation of N.J.S.A. 17:33A-4(a)(2); and

FINAL JUDGMENT is on this 25th day of August 2023, entered in the amount of \$7,976.00 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 against Defendant, for the Fraud Act violations alleged in Count 1 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
2. A \$1,000 Fraud Act surcharge against Defendant, pursuant to N.J.S.A. 17:33A-5.1;

3. Attorneys' fees in the amount of \$2,350.00 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 7 days of the date of receipt.

/s/ Annette Scoca

~~J.S.C.~~ Hon. Annette Scoca, J.S.C

This motion was:

Opposed

Unopposed