



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 Defendant made a written or oral statement, intended to be presented to an insurance company for the purpose of obtaining an insurance policy, knowing that the statement contains any false or misleading information concerning any fact or thing material to an insurance application or contract, and so that a third party claim would be paid, in violation of the Fraud Act.

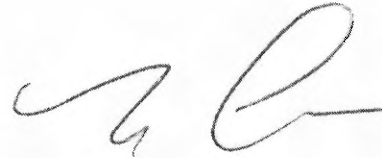
Specifically, Defendant gave a false "Statement of No Loss" to Progressive Garden State Insurance Company ("Progressive") for the purpose of reinstating his insurance policy in that he represented that he and the insured vehicle were not involved in an accident during the lapse of his insurance policy when, in fact, he had an accident prior to the reinstatement of his insurance policy, in violation of N.J.S.A. 17:33A-4(a)(4)(b). Further, the false "Statement of No Loss" was made so that a third party claim would be paid, in violation of N.J.S.A. 17:33A-4(a)(1).

**FINAL JUDGMENT** is on this 22 day of ~~May~~<sup>July</sup> 20~~22~~<sup>23</sup>, entered in the amount of \$7,243.00 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 against Defendant for one violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,243.00 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 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.



J.S.C.

HON. MARK P. CIARROCCA, P.J.Cv.

This motion was:

       Opposed

  X   Unopposed