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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - HUDSON COUNTY  
DOCKET NO. HUD-L-005104-18

MARLENE CARIDE, )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )  
 )  
Plaintiff, )  
 )  
v. )  
 )  
NADER ATTALLA, )  
 )  
Defendant. )

Civil Action

**ORDER OF FINAL JUDGMENT  
BY DEFAULT**

In this matter brought against Defendant, Nader Attalla ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-entitled action and default having been entered for failure to appear, answer, or otherwise defend, it is on this 27<sup>th</sup> day of September 2019;

**ORDERED** that 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"), specifically N.J.S.A. 17:33A-4(a)(1) and

4(a)(4)(b), by (a) applying for an insurance policy with Progressive Garden State Insurance Company ("Progressive") in his mother, Zaynahom Gawargy's ("Gawargy") name, and by failing  
to disclose himself as a resident at Gawargy's home and as a driver of the insured vehicle; (b) submitting a Statement of No Loss ("SONL") to Progressive in Gawargy's name falsely claiming that no accidents had occurred involving the insured vehicle between the date the insurance policy was cancelled and the date the policy was reinstated; (c) submitting an SONL to Progressive knowing that the SONL contained false or misleading information material to an insurance application in order to reinstate the policy; and (d) posing as Gawargy in a telephone call to Progressive; **AND**

**IT IS FURTHER ORDERED** that Judgment is entered in the amount of \$8,549.99 against Defendant, and in favor of Plaintiff. This amount consists of \$5,000.00 in civil penalties for two (2) violations of the Fraud Act; attorneys' fees of \$2,490.00 pursuant to N.J.S.A. 17:33A-5; cost of service in the amount of \$59.99 pursuant to N.J.S.A. 17:33A-5; and a statutory fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1; **AND**

**IT IS FURTHER ORDERED**, that pursuant to N.J.S.A. 39:6A-15, Defendant's driving privileges shall be suspended for a period of one (1) year from the date of this judgment; **AND**

**IT IS FURTHER ORDERED**, that a copy of this Order be served upon all parties within 7 days of the date of receipt.

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Hon. Anthony V. D'Elia J.S.C.

This motion was:

**Unopposed**

\*Granted, pursuant to R.4:43-2(a).