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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - GLOUCESTER COUNTY
DOCKET NO. GLO-DC-004801-18

MARLENE CARIDE,)
COMMISSONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING & INSURANCE,)
)
Plaintiff,)
)
v.)
)
MICHAEL A. RATLIFF,)
)
Defendant.)

Civil Action

ORDER FOR FINAL JUDGMENT BY
DEFAULT

SPECIAL CIVIL PART: STATUTORY
PENALTIES

AMOUNT IN CONTROVERSY:
\$10,365.00

Defendant, Michael A. Ratliff ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-captioned action and default having been entered for 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 presenting false oral statements in support of a claim for payment; and

FINAL JUDGMENT is on this 2nd day of December 2019, entered in the amount of \$10,365.00 against Defendant Michael A. Ratliff and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$4,365.00, 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; 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 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/ Samuel J. Ragonese

J.S.C.

This motion was:

_____ Opposed

X Unopposed