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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - SALEM COUNTY
DOCKET NO. SLM-DC-001594-19

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

Plaintiff,

v.

CHESTER LLOYD,

Defendant.

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Civil Action

ORDER FOR FINAL JUDGMENT BY
DEFAULT

SPECIAL CIVIL PART: STATUTORY
PENALTIES

AMOUNT IN CONTROVERSY: \$8,775.00

Defendant, Chester Lloyd ("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,
specifically N.J.S.A. 17:33A-4(a)(1), by falsely reporting to

USAA Casualty Insurance Company that an insured vehicle had been damaged by vandalism when, in fact, said vehicle was damaged by Defendant's single vehicle at-fault automobile accident on September 13, 2008; and

FINAL JUDGMENT is on this 8th day of October, 2020, entered in the amount of \$8,775.00 against Defendant, Chester Lloyd, 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 New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30; attorneys' fees of \$2,775.00 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.

s/Jean Chetney
J.S.C.

This motion was:

 Opposed

 x Unopposed