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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - CUMBERLAND COUNTY
DOCKET NO. CUM-L-000312-20

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
LAVENIA STUBBS AND JOHN)
DOYLE, SR.,)
)
Defendants.)

Civil Action

**ORDER OF FINAL JUDGMENT
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Gurbir S. Grewal, Attorney General of New Jersey, (by Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance on a motion for judgment by default; and

Defendants, Lavenia Stubbs ("Stubbs") and John Doyle, Sr. ("Doyle") (collectively, "Defendants"), having been duly served with copies of the Summons and Complaint in the above-captioned action, and default having been entered for Defendants' failure to appear, answer, or otherwise defend;

This Court now finds that Defendants (a) made a written statement intended to be presented to an insurance company for the purpose of obtaining an insurance policy knowing that the statement contained false or misleading information concerning a fact or thing material to an insurance application; and (b) knowingly conspired to make a written statement intended to be presented to an insurance company for the purpose of obtaining an insurance policy knowing that the statement contained false or misleading information concerning a fact or thing material to an insurance application, both in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically: (a) Doyle falsely represented on an application for supplemental hospital insurance that Stubbs had not been hospitalized for an acute or chronic illness during the year prior to the insurance application, when in fact she had been so hospitalized, in violation of N.J.S.A. 17:33A-4(a)(3) and -4(a)(4)(b), and (b) Defendants conspired to falsely represent on an application for supplemental hospital insurance that Stubbs had not been hospitalized for an acute or chronic illness during the

year prior to the insurance application, when in fact she had been so hospitalized, in violation of N.J.S.A. 17:33A-4(b).

FINAL JUDGMENT is on this 26 day of January 2021, is entered in the total amount of \$15,174.00 against Defendants and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of (i) \$5,000.00 in civil penalties against Doyle, individually, for two (2) violations of the Fraud Act, and (ii) \$5,000 in civil penalties against Stubbs, individually, for one (1) violation of the Fraud Act pursuant to 17:33A-5(c); attorneys' fees of \$3,089.00, jointly and severally, pursuant to N.J.S.A. 17:33A-5(c); cost of service in the amount of \$85.00 against Defendants, jointly and severally, pursuant to N.J.S.A. 17:33A-5(b); a statutory fraud surcharge of \$1,000.00 against Stubbs, individually, pursuant to N.J.S.A. 17:33A-5.1; and a statutory fraud surcharge of \$1,000.00 against Doyle, individually, pursuant to N.J.S.A. 17:33A-5.1.

