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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - CUMBERLAND COUNTY
DOCKET NO. CUM-L-000332-20

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING & INSURANCE,)
)
Plaintiff,)
)
v.)
)
FRANCES M. LOYOLA,)
)
Defendant.)

Civil Action

ORDER OF FINAL JUDGEMNT
BY DEFAULT

The Defendant, Frances M. Loyola ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-entitled action and having been defaulted for failure to appear, answer or otherwise defend;

This Court now finds that Defendant violated the New Jersey Insurance Fraud Prevention Act, specifically N.J.S.A. 17:33A-4(a)(1) and -4(a)(2) by knowingly providing false and misleading information concerning a material fact to American

Family Assurance Company of Columbus ("Aflac") in support of a claim for payment, specifically by submitting a false claim and fraudulent prescription form for services purportedly rendered by an optometrist, when in fact Defendant stole a prescription from an optometrist and filled it out herself.

FINAL JUDGMENT is on this 19 day of February 2021, entered in the amount of \$6,065.00 against Defendant Frances M. Loyola, and in favor of the Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$2,500.00 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 \$2,500.00 pursuant to N.J.S.A. 17:33A-5; cost of service in the amount of \$65.00 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.

IT IS FURTHER ORDERED that a copy of this Order be served upon all parties within 10 days of the date of receipt.

/S/James R. Swift

, J.S.C.

This motion was:

_____ Opposed

xx _____ Unopposed