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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - GLOUCESTER COUNTY
DOCKET NO. GLO-DC-003126-20

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

Civil Action
**ORDER FOR FINAL JUDGMENT BY
DEFAULT**
**SPECIAL CIVIL PART: STATUTORY
PENALTIES**
AMOUNT IN CONTROVERSY: 8,500.00

Defendant, Michael Labella ("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"), specifically N.J.S.A. 17:33A-4(a)(1) and N.J.S.A. 17:33A-

4(a)(3)(a), by knowingly providing false and misleading information concerning a material fact to USAA Insurance Company ("USAA") in support of a claim for damage to Defendant's vehicle, a 2015 BMW 528 XI, VIN # ending in 5664 ("Defendant's Vehicle"), specifically by misrepresenting the date of the accident to USAA and by concealing and failing to disclose the damage to Defendant's Vehicle when requesting a change in coverage.

FINAL JUDGMENT is on this 1st day of April 2021, entered in the amount of \$8,500.00 against Defendant Michael Labella 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 \$2,500.00, 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 New Jersey 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