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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - UNION COUNTY
DOCKET NO. UNN-DC-003870-20

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

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

AMOUNT IN CONTROVERSY: \$8,372.00

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

Defendant, Flor Morales ("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 knowingly making a false statement to an insurance company in support of a claim for payment or insurance benefits, specifically by falsely reporting to Esurance Insurance Company that she had had an automobile accident while driving a rental car on August 22, 2018 when, in fact, said accident occurred on August 15, 2018; and

FINAL JUDGMENT is on this **24th** day of **May** 2021, entered in the amount of \$8,372.00 against Defendant, Flor Morales, 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 \$2,372.00 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.

1st John G. Hudak

The Hon. John G. Hudak J.S.C.

This motion was:

 Opposed

X Unopposed