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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - PASSAIC
COUNTY
DOCKET NO.PAS-DC-001646-21

MARLENE CARIDE,)	
COMMISSIONER OF THE)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF)	
BANKING AND INSURANCE,)	ORDER FOR FINAL JUDGMENT
)	BY DEFAULT
Plaintiff,)	
)	
v.)	
)	SPECIAL CIVIL PART: STATUTORY
SYLVANA BALADI,)	PENALTIES
)	AMOUNT IN CONTROVERSY: \$8,262.00
Defendant.)	

Defendant, Sylvana Baladi ("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 ("Fraud Act" by making written and oral statements to an insurance company

for the purpose of obtaining an insurance policy, knowing that the statements contained false or misleading information concerning a fact or thing material to an insurance application. Specifically, by failing to list her 20-year old daughter, S.B., a licensed, household-resident driver, on the application for her automobile insurance policy, Defendant violated N.J.S.A. 17:33A-4(a)(4)(b); and

FINAL JUDGMENT is on this 7th day of May 2021, entered in the amount of \$8,262.00, against Defendant, Sylvana Baladi, 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 \$2,262.00, 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 a copy of this Order be served upon all parties within 7 days of the date of receipt.

/s/ Vicki A. Citrino
J.S.C. HON. VICKI A. CITRINO

This motion was:

 Opposed
 X Unopposed