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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - MORRIS COUNTY
DOCKET NO. MRS-L-000155-19

MARLENE CARIDE,)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING & INSURANCE,)

Plaintiff,)

v.)

HAPPY RIDE, LLC, HASSAN)
GARBA a/k/a HASSANE GARBA)
AND KENNETH OHANUKA,)

Defendants.

Civil Action

ORDER OF FINAL JUDGMENT
BY DEFAULT AS TO HAPPY RIDE, LLC
AND HASSAN GARBA a/k/a HASSANE
GARBA

THIS MATTER HAVING BEEN opened to the Court on the application of Andrew J. Bruck, Acting Attorney General of New Jersey, (by Anna M. Lascurain, 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

The Defendants, Happy Ride, LLC ("Defendant Happy Ride") and Hassan Garba a/k/a Hassane Garba ("Defendant Garba") (collectively "Defendants"), 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 Defendants violated the New Jersey Insurance Fraud Prevention Act, specifically N.J.S.A. 17:33A-4(a)(4)(a), N.J.S.A. 17:33A-4(a)(4)(b), N.J.S.A. 17:33A-4b, and N.J.S.A 17:33A-4c by knowingly submitting to an insurance company false material information as follows:

- 1) By submitting the July 29, 2011 application to KnightBrook Insurance Company for a commercial automobile policy ("Knightbrook Policy"), and by submitting each of the 21 amendments to the KnightBrook Policy, in which Defendants falsely stated and maintained that the principal residence of its insured fleet was in New Jersey when, in fact, the insured fleet was based and operated out of Brooklyn, New York, as rent-for-hire vehicles to drivers who operated in New York City;

- 2) By submitting the July 25, 2012 renewal to the KnightBrook Policy, and by submitting each of the 4 renewal policy amendments to the KnightBrook Policy, in which Defendants falsely stated and maintained that the principal residence of

its insured fleet was based and operated in New Jersey when, in fact, the insured fleet was based and operated out of Brooklyn, New York, as rent-for-hire vehicles to drivers who operated in New York City; and

3) By submitting the May 10, 2013 application to Global Liberty Insurance Company of New York ("Global Liberty") in which Defendants falsely stated and maintained that the principal residence of its insured fleet was based and operated in New Jersey when, in fact, the insured fleet was based and operated out of Brooklyn, New York, as rent-for-hire vehicles to drivers who operated in New York City.

And now FINAL JUDGMENT is on this 31st day of August 2021, entered in the amount of \$450,608.50.00, of which \$448,608.50 is joint and several against Defendant Happy Ride, LLC and Defendant Hassan Garba a/k/a Hassane Garba, and in favor of the Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$405,000.00 in civil penalties for twenty eight violations of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30; attorneys' fees of \$43,568.50 pursuant to N.J.S.A. 17:33A-5; and cost of service in the amount of \$40.00 pursuant to N.J.S.A. 17:33A-5; and a separate \$1,000.00 statutory fraud surcharge against Defendant Happy Ride, LCC and a separate \$1,000.00 statutory fraud surcharge against

Defendant Hassan Garba a/k/a Hassane Garba 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, that Defendant Garba's 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.



LOUIS S. SCEUSI, J.S.C. , J.S.C.

This motion was:

_____ Opposed
 x Unopposed