

ANDREW J. BRUCK
ACTING ATTORNEY GENERAL OF NEW JERSEY
Attorney for the Plaintiff
Richard J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625

By: William B. Puskas, Jr.
Deputy Attorney General
NJ Attorney ID: 014901976
(609) 376-2965
William.Puskas@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - MERCER COUNTY
DOCKET NO. MER-L-000270-21

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
CHRISTOPHER D. WILLIS,)
)
Defendant.)

Civil Action

ORDER OF FINAL JUDGEMNT
BY DEFAULT

THIS MATTER HAVING BEEN opened to the Court on the application of Gurbir S. Grewal, Attorney General of New Jersey, (by William B. Puskas, Jr., 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 Defendant, Christopher D. Willis ("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)(4)(b) and -4(a)(5), N.J.S.A. 17:33A-4(a)(1), -4(a)(2), and -4(a)(3)(a) by knowingly providing false and misleading statements to Security Mutual Life Insurance Company of New York ("Security Mutual") by knowingly misrepresenting that his stepson, Naquan R. Archie, was a Dependent Child Full-time Student and that he was actively performing all the duties of his regular occupation on a life insurance policy application dated August 9, 2007, when in fact, Naquan R. Archie had been deceased since March 26, 2007, which was prior to the date of the policy application, in violation of the New Jersey Insurance Fraud Prevention Act N.J.S.A. 17:33A-1 to -30 ("Fraud Act" or "Act").

FINAL JUDGMENT is on this 10th day of September 2021, entered in the amount of \$8,575.00 against Defendant Christopher D. Willis, and in favor of the Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for two violations 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 \$75.00 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 seven (7) days of the date of receipt.

/s/ Robert Lougy
ROBERT LOUGY, A.J.S.C.

This motion was:

_____ Opposed
X _____ Unopposed

Complaint filed 2.5.21. Default entered against Defendant on 4.14.21. Plaintiff now moves for default judgment.

A defendant must answer the complaint within 35 days of service of the summons and complaint. R. 4:6-1(a). If the defendant has failed to plead or otherwise defend in response to Plaintiff's complaint, then the moving party may make a formal, written request for an entry of default. R. 4:43-1. The request and supporting affidavit must be filed within six months of the default itself. Id.

To be awarded a default judgment, the applicant must have a default order. R. 4:43-1. Then, the applicant must provide the court with a certification that the defaulting party is not a minor or incompetent, proof of service of the instant motion on the defaulting party (unless they did not appear in the action at all), an affidavit of proof and a non-military affidavit. R. 4:43-2; R. 1:5-7. If more than six months have elapsed since the order of default, then the default judgment can only be secured by motion. R. 4:43-2(d).

The Court grants Plaintiff's request for default judgment as it has satisfied the procedural and substantive requirements for the requested relief. Additionally, the Court grants Plaintiff's application for counsel fees and costs, as the award is statutorily authorized and the fees are reasonable, RPC 1.5.