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SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - MERCER COUNTY  
DOCKET NO. MER-DC-004839-19

MARLENE CARIDE,  
COMMISSIONER OF THE NEW  
JERSEY DEPARTMENT OF  
BANKING AND INSURANCE,

Plaintiff,

v.

ASHLEY KNOX,

Defendant.

Civil Action

**ORDER FOR FINAL JUDGMENT BY  
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**

**AMOUNT IN CONTROVERSY: \$6,000.00**

Defendant, Ashley Knox ("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") by knowingly submitting material false oral and written statements to the Government Employees Insurance Company ("Geico") regarding the date of damage to Defendant Knox's vehicle, a 2012 Jetta Volkswagen, VIN ending in 0776 ("Defendant's Vehicle"), in support of a claim for payment from Geico; and

FINAL JUDGMENT is on this September 10, 2021 , entered in the amount of \$6,000.00 against Defendant Ashley Knox and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$2,500.00 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.

A copy of this order shall be served on all parties by the moving party within 10 days. Uploading to eCourts shall constitute service on the attorney.

Unopposed /s/William Anklowitz, J.S.C.

OPINION: The application is granted for the reasons set forth in the moving papers. The blatant violation of insurance requirements could subject defendant to up to \$5000 in penalties, but the balanced and well reasoned argument for the mid-range of \$2500 is well supported even in consideration of the other penalties.