

EDITED BY THE COURT

GURBIR S. GREWAL
ATTORNEY GENERAL OF NEW JERSEY
Richard J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-0117
Attorney for the Plaintiff

BURLINGTON COUNTY SUPERIOR COURT

NOV 18 2021

James J. Ferrelli, J.S.C.

By: Chandra M. Arkema
Deputy Attorney General
NJ Attorney ID: 029552006
(609) 376-2965
Chandra.Arkema@law.njoag.gov

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - BURLINGTON COUNTY
DOCKET NO. BUR-L-000312-21

MARLENE CARIDE,)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
CASSANDRA ST. FORT,)
)
Defendant.)

Civil Action

**ORDER OF FINAL JUDGMENT
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Gurbir S. Grewal, Attorney General of New Jersey, (by Chandra M. Arkema, 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, Cassandra St. Fort ("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 made oral and written statements intended to be presented to an insurance company for the purpose of obtaining an insurance policy, and also in support of a claim for payment or other benefit, pursuant to an insurance policy, knowing that the statements contained false or misleading information concerning material facts, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

Specifically, as detailed at length on the record on November 18, 2021, Defendant misrepresented, both in connection with three separate applications for automobile insurance, and one application for homeowner's insurance, and in connection with her automobile insurance claim, that she resided and garaged her car in New Jersey, when she actually resided and garaged her car in New York, in violation of N.J.S.A. 17:33A-4(a)(4)(a), N.J.S.A. 17:33A-4(a)(4)(b), and N.J.S.A. 17:33A-4(a)(2).

FINAL JUDGMENT is on this 18TH day of November, 2021, entered in the amount of \$19,650.00 against Defendant and in

favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$15,000.00 in civil penalties for five (5) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b); costs of service in the amount of \$150.00 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 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 by Plaintiff upon all parties within 10 days of the date of receipt.

1st James J. Ferrelli
HONORABLE JAMES J. FERRELLI, J.S.C.

This motion was:

_____ Opposed

____x____ Unopposed