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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - BURLINGTON COUNTY
DOCKET NO. BUR-L-000879-21

MARLENE CARIDE,)
COMMISSIONER OF THE)
NEW JERSEY DEPARTMENT OF)
BANKING AND INSURANCE,)
)
Plaintiff,)
)
v.)
)
CRISTAL MENDOZA,)
)
Defendant.)

Civil Action

**ORDER OF FINAL JUDGMENT
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Andrew J. Bruck, Acting Attorney General of New Jersey, (by Jessica Lugo, 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, Cristal Mendoza ("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 failed to disclose material facts and made oral and written statements in support of claims for payment pursuant to an insurance policy knowing that the statements contained false 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, Defendant knowingly provided false and misleading statements to Progressive Garden State Insurance Company ("Progressive") by (a) applying for insurance and concealing she had just been in an accident, in violation of N.J.S.A. 17:33A-4(a)(3); (b) falsely representing to Progressive that her vehicle had been in an accident after the inception of her policy, when, in fact, she and her vehicle were involved in an automobile accident prior to the inception of the policy, in violation of N.J.S.A. 17:33A-4(a)(1); (c) making a police report falsely stating her vehicle had been stolen, in violation of N.J.S.A. 17:33A-4(a)(2); (d) falsely claiming to Progressive that her vehicle had been stolen, in violation of N.J.S.A. 17:33A-4(a)(1); and (e) submitting a false invoice to an insurance company in support of an automobile insurance claim, in violation of N.J.S.A. 17:33A-4(a)(1).

FINAL JUDGMENT is on this 21st day of January 2022, entered in the amount of \$19,568.00 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 violations of the Fraud Act, N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$68.00 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 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 upon all parties within 7 days of the date of receipt.

/s/ Aimee R. Belgard
AIMEE R. BELGARD, P.J. Cv. -J.S.C.

This motion was:

_____ Opposed
X _____ Unopposed