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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION-MONMOUTH COUNTY
DOCKET NO. MON-L-2127-21

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

Civil Action

**ORDER OF ENTRY OF
FINAL JUDGMENT BY DEFAULT**

Plaintiff,)

v.)

NIKITA JOHN,)

Defendant.)

THIS MATTER HAVING BEEN opened to the Court on the application of Gurbir S. Grewal, Attorney General of New Jersey, (by Garen Gazaryan, 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, Nikita John (“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; and

This Court now finds that Defendant Nikita John violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), by presenting false statements to Citizens United Reciprocal Exchange ("CURE") on an application for automobile insurance dated March 28, 2016, specifically by falsely stating to CURE that her vehicle would not be used in the course of any employment other than driving to and from work, when in fact it was;

FINAL JUDGMENT is on this 18th day of July 2022, entered in the amount of \$8,319.50 against Defendant, Nikita John, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,251.50, 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-5b; 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 a copy of this Order be served upon all parties within 5 days of the date of receipt.

The motion, which was not opposed, is GRANTED for the reasons set forth in the moving papers.

/s/ Owen C. McCarthy

2 HONORABLE OWEN C. McCARTHY, JSC

Consistent with the authority set forth in Rendine v. Pantzer, 141 N.J. 282 (1995), the Court finds the proposed hourly rate and amount of hours are fair and reasonable and consistent with the legal community in Monmouth County.

J.S.C.

This motion was:

_____ Opposed

_____ Unopposed