

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION – BURLINGTON COUNTY
DOCKET NO. BUR-L-223-22

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

Plaintiff,

v.

MICHAEL MOREL,

Defendant.

Civil Action

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

THIS MATTER having come before the Court upon a motion to enter default judgment, and the Court having reviewed the papers submitted and having no opposition, and for good cause shown;

THIS COURT now finds that Defendant Michael Morel violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (“Fraud Act”), by: (1) falsely stating on an automobile insurance application that he resided and garaged his vehicle in New Jersey, when in fact he resided and garaged his vehicle in New York; and (2) falsely stating to an insurance company in support of his claim for insurance benefits that he resided in New Jersey, when in fact he resided in New York;

IT IS on this 30th day of September 2022, **ORDERED** that final judgment is entered in the amount of \$9,475.50 against Defendant, Michael Morel, 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 violations of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys’ fees of \$3,475.50, 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 Morel’s driving privileges shall be suspended for a period of one year from the date of this judgment; and

IT IS FURTHER ORDERED that service of this Order shall be deemed effectuated upon all parties upon its upload to eCourts. Movant shall serve a copy of this Order on all parties not served electronically within seven (7) days of the date of this Order.



Richard L. Hertzberg, J.S.C.