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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - OCEAN COUNTY
DOCKET NO. OCN-DC-003135-22

MARLENE CARIDE,)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF)
BANKING & INSURANCE,)
)
Plaintiff,)
)
v.)
)
MARGARET BENITEZ f/k/a)
MARGARET GEIGER,)
)
Defendant.)

Civil Action

**ORDER FOR FINAL JUDGMENT BY
DEFAULT**

**SPECIAL CIVIL PART: STATUTORY
PENALTIES**

**AMOUNT IN CONTROVERSY:
\$13,715.00**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Acting Attorney General of New Jersey, (by Ashleigh B. Shelton, 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, Margaret Benitez f/k/a Margaret Geiger ("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"), specifically N.J.S.A. 17:33A-4(a)(4)(b) and -4(a)(5) by failing to disclose her daughter, S.K., as a household resident and regular driver of a vehicle listed on her auto insurance policy with Esurance Insurance Company of New Jersey, Defendant knowingly provided false and misleading statements concerning a material fact in an application for automobile insurance; and

FINAL JUDGMENT is on this **14th** day of **SEPTEMBER**, 2022, entered in the amount of \$8,715.00 against Defendant Margaret Benitez f/k/a Margaret Geiger and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for a second violation of the Fraud Act, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,715.00, 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 a copy of this Order be served upon all parties within 20 days of the date of receipt.

John M. Doran

HON. JOHN M. DORAN, J.S.C.

This motion was:

_____ Opposed

 x Unopposed