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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - OCEAN COUNTY
DOCKET NO. OCN-L-000519-22

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

Civil Action

**ORDER FOR FINAL JUDGMENT
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by William E. Vaughan, Deputy Attorney General, appearing), attorney for Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance on a motion for judgment by default; and

Defendant, Samantha Gilk (“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 violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by knowingly making false oral and written statements to an insurance company in support of an automobile insurance application and claim;

Specifically, (a) Defendant in an application for automobile insurance concealed a driver of a listed vehicle, in violation of N.J.S.A. 17:33A-4(a)(3) and -4(a)(4)(b); and (b) Defendant fraudulently represented that Simon Gilk was not a frequent operator of the listed vehicle in support of a claim, in violation of N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this 2nd day of ^{December} 2022, entered in the amount of \$9,580.00 against Defendant, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance as follows:

- (a) \$5,000.00 in civil penalties for two (2) violations of the Fraud Act, under N.J.S.A. 17:33A-5(b);
- (b) Attorneys' fees of \$3,500.00, pursuant to N.J.S.A. 17:33A-5(b);
- (c) Costs of service in the amount of \$80.00, pursuant to N.J.S.A. 17:33A-5(b);
- (d) 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/ Craig L. Wellerson

J.S.C.

This motion was:

 Opposed X Unopposed