

Defendant, Oscar Guillen (“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 (a) while applying for an automobile insurance policy, concealed or knowingly failed to disclose the occurrence of an event that affected his initial or continued right or entitlement to any insurance benefit or payment or the amount of any insurance benefit or payment to which he was entitled, and (b) made oral statements to an insurance company in support of a claim for payment or other benefit pursuant to an automobile insurance policy knowing that the statements contained false or misleading information concerning a fact or thing material to the claim, both in violation of the Fraud Act.

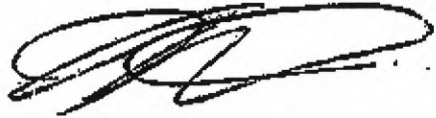
Specifically, Defendant (a) failed to disclose that his vehicle was just damaged in an accident when adding it to his existing policy, as well as adding rental coverage to his existing automobile insurance policy and lowering the deductible, in violation of N.J.S.A. 17:33A-4(a)(3), and (b) falsely represented to an insurance company that the vehicle was damaged after he added the coverage to the automobile insurance policy and lowered the deductible, when in fact the damage occurred before he added the vehicle and lowered the deductible, in violation of N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this day of 2022, entered in the amount of \$7,900.00 against Defendant, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance as follows:

1. \$5,000.00 against Defendant, for the Fraud Act violations alleged in Count 1 of the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
2. A \$1,000 Fraud Act surcharge against Defendant, pursuant to N.J.S.A. 17:33A-5.1;
3. Attorneys' fees in the amount of \$1,900.00 against Defendant, pursuant to N.J.S.A. 17:33A-5(b);

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 _____ days of the date of receipt.



Hon. J. Randall Corman, JSC

This motion was: Opposed Unopposed