

MATTHEW J. PLATKIN  
ATTORNEY GENERAL OF NEW JERSEY  
*Attorney for Plaintiff*  
Richard J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625-0117

By: Chandra M. Arkema  
Deputy Attorney General  
(609) 376-2965  
NJ Attorney ID: 029552006  
[Chandra.Arkema@law.njoag.gov](mailto:Chandra.Arkema@law.njoag.gov)

SUPERIOR COURT OF NEW JERSEY  
SPECIAL CIVIL PART - CAMDEN COUNTY  
DOCKET NO. CAM-DC-007832-22

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

Civil Action  
**ORDER FOR FINAL JUDGMENT  
BY DEFAULT**  
**SPECIAL CIVIL PART: STATUTORY  
PENALTIES**  
**AMOUNT IN CONTROVERSY:  
\$7,573.00**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Chandra M. Arkema, 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, Clarissa Norman (“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) concealed or knowingly failed to disclose the occurrence of an event while applying for an automobile insurance policy that affected her initial or continued right or entitlement to any insurance benefit or payment or the amount of any insurance benefit or payment to which she was entitled, and (b) made oral statements to an insurance company for the purpose of obtaining an insurance policy, and in relation to an automobile insurance claim, knowing that the statement contained false or misleading information concerning any fact or thing material to an insurance application or contract, both in violation of the Fraud Act, specifically, Defendant (a) failed to disclose that her vehicle was damaged in an accident when she added rental coverage and lowered the deductible for her existing automobile insurance policy, in violation of N.J.S.A. 17:33A-4(a)(3), and (b) falsely represented to an insurance company that her vehicle was damaged when a tire blew, causing her to lose control and strike a guard rail, after she modified the automobile insurance policy to lower the

deductible and add rental coverage, when in fact, the damage occurred before she modified the policy, in violation of N.J.S.A. 17:33A-4(a)(1); and

FINAL JUDGMENT is on this 15th day of MAY 2023, entered in the amount of \$7,573.00 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 the Complaint, pursuant to N.J.S.A. 17:33A-5(b);
2. A \$1,000.00 Fraud Act surcharge against Defendant, pursuant to N.J.S.A. 17:33A-5.1;
3. Attorneys' fees in the amount of \$1,573.00 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 shall 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.

*/s/ Richard F. Wells*  
J.S.C. The Honorable Richard F. Wells, J.S.C. Ret./Rec.

This motion was:

\_\_\_ Opposed

\_\_\_ Unopposed

"Reasons Set Forth On the Record"