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FILED

JUN 15 2023

Hon. Stuart A. Minkowitz, A.J.S.C.
Superior Court of New Jersey
Judge's Chambers

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART-MORRIS COUNTY
DOCKET NO. MRS-L-1264-22

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

Civil Action

Plaintiff,)

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

v.)

LINDA D. FRAZIER,)

Defendant.)

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Garen Gazaryan, 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, Linda D. Frazier ("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; and

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 N.J.S.A. 17:33A-4(a)(1) by: (1) presenting false statements when applying for automobile insurance with Progressive Garden State Insurance Company ("Progressive") on May 3, 2016, specifically by: (1) fraudulently obtaining insurance using her father's name and personal information and by falsely representing to Progressive that her father was the operator of the three insured vehicles, when in fact, the three vehicles were owned and/or operated by Defendant and her husband; and (2) presenting false statements when renewing a lapsed auto insurance policy with Progressive on September 1, 2016, specifically by falsely stating that there had been no damage to, or theft of, any of the insured vehicles during the period when the policy was lapsed from August 27, 2016, to September 1, 2016, when in fact, one of the insured vehicles was stolen; and

FINAL JUDGMENT is on this 15th **day of** June **2023**, entered in the amount of \$12,529.00 against Defendant, Linda D. Frazier, and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$10,000.00 in civil penalties for two violations of the Fraud Act, N.J.S.A. 17:33A-1 to -30, pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$1,461.00, pursuant to N.J.S.A. 17:33A-5(b); a statutory fraud surcharge of \$1,000.00, pursuant to N.J.S.A. 17:33A-5.1; and cost of service in the amount of \$68.00 pursuant to N.J.S.A.

17:33A-5(b); and

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 7 days of the date of receipt.



Stuart A. Minkowitz, A.J.S.C.

This motion was:

 Opposed

 X Unopposed