

Defendants, Kamal Ghobryal (“Ghobryal”) and A and K Management of NJ LLC (“A & K”) (collectively, “Defendants”), having been duly served with copies of the Summons and Complaint in the above-captioned action, and default having been entered for Defendants’ failure to appear, answer, or otherwise defend;

This Court now finds that Defendants, made oral and written statements to an insurance company for the purpose of obtaining and insurance policy for a vehicle owned by Ghobryal but utilized by A and K, knowing that the statements contained false or misleading information concerning material facts, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 (“Fraud Act”); and

Specifically, Ghobryal, on behalf of A & K, misrepresented in an application for a personal automobile insurance policy for Ghobryal’s 2001 Dodge Ram 1500, that the vehicle was used only for pleasure, garaged in Washington Township, New Jersey, and driven only by Ghobryal and his wife, when in fact, the Dodge was a commercial vehicle utilized by Ghobryal’s construction company, A and K, and driven by various company employees, thereby violating N.J.S.A. 17:33A-4(a)(3), N.J.S.A. 17:33A-4(a)(4)(b), and N.J.S.A. 17:33A-4(c); and

FINAL JUDGMENT is on this 12TH day of June 2023, as follows:

1. \$5,000.00 against Defendants, jointly and severally, for the Fraud Act violations alleged in the Complaint, pursuant to N.J.S.A. 17:33A-5(b);

