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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - MERCER COUNTY
DOCKET NO. MER-L-000808-23

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

Plaintiff,)

v.)

KELLY STOKES,)

Defendant.)

Civil Action

**ORDER OF FINAL JUDGEMNT
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Anna M. Lascurain, 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

The Defendant, Kelly Stokes ("Defendant"), having been duly served with a copy of the Summons and Complaint in the above-entitled action and having been defaulted for 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"), specifically N.J.S.A. 17:33A-4(a)(4)(b) and -4(a)(5), by making a material false or misleading statement to Progressive Insurance Company ("Progressive") in support of an application for insurance. Defendant knowingly provided a false Statement of No Loss to Progressive on October 2, 2019 in support of an application for insurance stating that neither she nor her previously insured vehicle had been involved in an accident, when in fact she had been involved in an accident with that vehicle less than an hour before she made the statement,

FINAL JUDGMENT is on this ^{23rd} day of February, 2024, entered in the amount of ~~\$8,078.00~~ ^{\$6,079.00} against Defendant Kelly Stokes, and in favor of the Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$2,500.00 in civil penalties for one violation of the pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$2,500.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$79.00 pursuant to N.J.S.A. 17:33A-5(b), and a statutory fraud surcharge of \$1,000.00.

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

/s/ R. Brian McLaughlin

R. Brian McLaughlin, J.S.C.

This motion was:

_____ Opposed
 X _____ Unopposed

Having reviewed the above motion, I find it to be meritorious on its face and is unopposed. Pursuant to R.1:6-2, it therefore will be granted essentially for the reasons set forth in the moving papers.