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FILED
April 26, 2024
Hon. Bina K. Desai, J.S.C.

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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - MIDDLESEX COUNTY
DOCKET NO. MID-DC-003882-23

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

Civil Action

**ORDER FOR FINAL JUDGMENT 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

Defendant, Kerensa Blair ("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;

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)(a), -4(a)(4)(b) and -4(a)(5), by knowingly providing false and misleading material misrepresentations to CURE for the purpose of obtaining an insurance policy, specifically Defendant falsely misstated on a February 8, 2019 automobile insurance application to Citizens United Reciprocal Exchange for policy #XXXXX7594 that she resided in Parlin, New Jersey when, in fact, she resided in and garaged the insured vehicle in Brooklyn, New York;

FINAL JUDGMENT is on this 26th day of April 2024, entered in the amount of \$8,500.00 against Defendant Kerensa Blair and in favor of Plaintiff, Marlene Caride, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of: a \$5,000.00 civil penalty for one violation of the Fraud Act, 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); and a statutory

fraud surcharge of \$1,000.00 pursuant to N.J.S.A. 17:33A-5.1;
and

IT IS FURTHER ORDERED that a copy of this Order shall be deemed served on all attorneys of record via e-filing on the date set forth herein. Pursuant to Rule 1:5-1(a), movant shall serve a copy of this Order on all parties not served electronically, within seven (7) days of the date of this Order.

/s Bina K. Desai

THE HONORABLE BINA K. DESAI, J.S.C.

Having reviewed the above motion, I find it to be meritorious on its face and it is unopposed. Therefore, pursuant to R. 1:6-2, it is GRANTED substantially for the reasons set forth in the moving papers.

OPPOSED
X UNOPPOSED