

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

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION – OCEAN COUNTY
DOCKET NO. OCN-L-001298-23

JUSTIN ZIMMERMAN ¹ ,)	
ACTING COMMISSIONER OF)	<u>Civil Action</u>
THE NEW JERSEY)	
DEPARTMENT)	
OF BANKING AND INSURANCE,)	ORDER FOR FINAL JUDGMENT
)	BY DEFAULT
Plaintiff,)	
)	
v.)	
)	
BRITTINIE CICHOCKI,)	
)	
Defendant.)	

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, Justin Zimmerman,

¹ Pursuant to R. 4:34-4, the caption has been revised to reflect the current Acting Commissioner of the Department.

Acting Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Brittinie Cichocki ("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, for her benefit, conspired with Ronald Potts ("Potts"), to add a 2013 Ford Explorer ("Explorer") to Potts existing New Jersey automobile insurance policy, misrepresenting to New Jersey Manufacturers Insurance Company ("NJM") that the Explorer was only driven by Potts and garaged in New Jersey, when the Explorer was actually driven by Cichocki and garaged outside New Jersey in California, among other places, in violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act").

FINAL JUDGMENT is on this 22nd day of September, 2023, entered in the amount of \$9,512.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance as follows:

1. \$5,000.00 in civil penalties for one (1) violation of the Fraud Act, 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 \$3,437.00 against Defendant, pursuant to N.J.S.A. 17:33A-5(b);
4. Cost of service in the amount of \$75.00 against Defendant, pursuant to N.J.S.A. 17:33A-5(b);

IT IS FURTHER ORDERED, that Defendant shall pay restitution to NJM in the amount of \$8,268.00, pursuant to N.J.S.A. 17:33A-26; and

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

 /s/ James Den Uyl
James Den Uyl, J.S.C.

This motion was:
 Opposed

 X Unopposed