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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART – BURLINGTON
COUNTY
DOCKET NO. BUR-DC-6069-24

JUSTIN ZIMMERMAN,)	
COMMISSIONER OF THE)	<u>Civil Action</u>
NEW JERSEY DEPARTMENT OF)	
BANKING AND INSURANCE,)	ORDER FOR FINAL JUDGMENT
)	BY DEFAULT
Plaintiff,)	
)	
V.)	SPECIAL CIVIL PART: STATUTORY
)	PENALTIES
JULIA CHOMICZ,)	
)	
Defendant.)	AMOUNT IN CONTROVERSY: \$9,500

THIS MATTER HAVING BEEN opened to the Court on the application of Matthew J. Platkin, Attorney General of New Jersey, (by Reciton Pahumi, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance on a motion for final judgment by default; and

Defendant, Julia Chomicz ("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 violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -30 ("Fraud Act") by making oral statements to an insurance company for the purpose of obtaining an insurance policy knowing the statements contained false or misleading information, and concealing the occurrence of an event which affected her right or entitlement to an insurance benefit.

Specifically, Defendant knowingly misrepresented to an insurance company, in her auto insurance application, that Defendant was the sole primary operator of the policy vehicle and that the vehicle was primarily garaged in Mount Laurel, New Jersey when, in fact, Defendant's friend was the primary operator of the vehicle and the vehicle was principally garaged in Paterson, New Jersey, in violation of N.J.S.A. 17:33A-4(a)(3) and -4(a)(4)(b); and

FINAL JUDGMENT is on this 19th day of October 2025, entered in the amount of \$9,500 against Defendant and in favor of Plaintiff, Justin Zimmerman, Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000 in civil penalties for one (2) violations of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys' fees of \$3,500 pursuant to N.J.S.A. 17:33A-5(b); and a statutory fraud surcharge of \$1,000 pursuant to N.J.S.A. 17:33A-5.1.

IT IS FURTHER ORDERED, that a copy of this Order be served upon all parties within 5 days of the date of receipt.

/s/John E Harrington
Hon. John E. Harrington, J.S.C., Ret. Recall
J.S.C.

This motion was:

Opposed

Unopposed