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SUPERIOR COURT OF NEW JERSEY
LAW DIVISION - PASSAIC COUNTY
DOCKET NO. PAS-L-001884-25

SUSAN OCHS, ACTING)
COMMISSIONER OF THE NEW)
JERSEY DEPARTMENT OF BANKING)
AND INSURANCE,¹)
Plaintiff,)
v.)
BAYDIMAT H. KOCHAR and BORA)
KOCHAR,)
Defendants.)

Civil Action

**AMENDED ORDER OF FINAL JUDGMENT
BY DEFAULT**

THIS MATTER HAVING BEEN opened to the Court on the application of Jennifer Davenport, Acting Attorney General of New Jersey, (by Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Susan Ochs, Acting Commissioner of the New Jersey

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

Department of Banking and Insurance ("Plaintiff") on a motion for final judgment by default; and

Defendants, Baydimat H. Kochar ("Baydimat") and Bora Kochar ("Bora") (collectively "Defendants"), having been duly served with a copy of the Summons and Complaint in the above-captioned action, and default having been entered for Defendants for failure to appear, answer, or otherwise defend;

This Court now finds that Baydimat, on an application dated May 16, 2018, for a motorcycle insurance policy from Progressive Garden State Insurance Company ("Progressive"), falsely represented that she was the only licensed household driver at the policy address when, in fact, Bora was a licensed household driver, and concealed and/or knowingly failed to disclose these facts to Progressive on the application, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -4(a)(5); and

Baydimat and Bora made false statements during telephone calls with Progressive in support of Baydimat's motorcycle theft claim that she was the only driver of the motorcycle and that Bora had never driven it when, in fact, Bora was the primary driver, in violation of N.J.S.A. 17:33A-4(a)(1), -4(a)(3)(a) and -4(a)(3)(b); and

Baydimat and Bora conspired with and assisted each other to falsely represent to Progressive in support of the theft claim that Baydimat was the primary household driver of the motorcycle

when Bora was the primary household driver, in violation of N.J.S.A. 17:33A-4(a)(1) and -4(b); and

Baydimat, on an application for an automobile insurance policy with Progressive dated November 30, 2015, and on subsequent renewals, falsely represented to Progressive that she was the only household driver in her household when, in fact, Bora, and others were also licensed household drivers, and concealed and/or knowingly failed to disclose that one of the insured vehicles was being used for commercial purposes, in violation of N.J.S.A. 17:33A-4(a)(4)(b) and -4(a)(5); and

FINAL JUDGMENT is on this 31st day of March 2026, entered against Defendants, Baydimat H. Kochar and Bora Kochar, and in favor of Plaintiff in the total amount \$43,072.90 to be entered as follows:

- a. \$20,000.00 in civil penalties against both Defendants jointly and severally for four (4) violations of the Fraud Act;
- b. \$10,000.00 in civil penalties against Baydimat individually for two (2) violations of the Fraud Act;
- c. The mandatory \$1,000.00 Fraud Act surcharge against Baydimat individually, pursuant to N.J.S.A. 17:33A-5.1;
- d. The mandatory \$1,000.00 Fraud Act surcharge against Bora individually, pursuant to N.J.S.A. 17:33A-5.1;

- e. Attorneys' fees of \$10,912.50 against both Defendants jointly and severally, pursuant to N.J.S.A. 17:33A-5(b);
- f. \$80.20 against Baydimat individually for the cost of service of the Summons and Complaint upon her pursuant to N.J.S.A. 17:33A-5(b); and
- g. \$80.20 against Bora individually for the cost of service of the Summons and Complaint upon him pursuant to N.J.S.A. 17:33A.

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

/s/ Darren J. Del Sardo

HON. DARREN J. DEL SARDO, P.J.Cv.

This motion was:

_____ Opposed
_____ ✓ Unopposed