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SUPERIOR COURT OF NEW JERSEY
SPECIAL CIVIL PART - CAMDEN COUNTY
DOCKET NO. CAM-DC-006596-23

JUSTIN ZIMMERMAN, ACTING)	
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
LISA CHIARADIO,)	PENALTIES
)	
Defendant.)	AMOUNT IN CONTROVERSY:
)	\$9,125.00

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

Defendant, Lisa Chiaradio (“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 knowingly making false oral statements in support of a claim for insurance benefits, in violation of the Fraud Act;

Specifically, Defendant made false representations to Philadelphia Indemnity Insurance Company in support of a claim for insurance benefits wherein she stated that she fell in a stairwell when, in fact, she did not fall, in violation of N.J.S.A. 17:33A-4(a)(1), N.J.S.A. 17:33A-4(a)(2), and N.J.S.A. 17:33A-4(a)(3).

FINAL JUDGMENT is on this 19th day of ^{APRIL}2024, entered in the amount of \$9,125.00 against Defendant and in favor of Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance. This amount consists of \$5,000.00 in civil penalties for one (1) violation of the Fraud Act pursuant to N.J.S.A. 17:33A-5(b); attorneys’ fees of \$3,125.00 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.

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

/s/ Richard F. Wells

The Honorable Richard F. Wells, **J.S.C.** Ret./Rec.

This motion was:

_____ Opposed

"Reasons Set Forth On the Record"

_____ Unopposed