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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - MERCER COUNTY  
DOCKET NO. MER-L-001603-23

JUSTIN ZIMMERMAN, ACTING )  
COMMISSIONER OF THE )  
NEW JERSEY DEPARTMENT OF )  
BANKING AND INSURANCE, )

Plaintiff, )  
)

v. )

PATRICIA COBB, )

Defendant. )

**Civil Action**

**ORDER OF 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 Brian R. Fitzgerald, Deputy Attorney General, appearing), attorney for Plaintiff, Justin Zimmerman, Acting Commissioner of the New Jersey Department of Banking and Insurance (“Plaintiff”) on a motion for final judgment by default; and

Defendant, Patricia Cobb (“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 (i) submitted written disability questionnaires to an insurance company in connection with her mother's worker's compensation claim after her mother died, on which she signed her mother's name, falsely representing that she was her mother in order to receive payments from her mother's worker's compensation policy after her mother died, thereby making false written statements to an insurance company in support of a claim for payment pursuant to an insurance policy knowing that the statements contained false information concerning facts material to the claim, in violation of 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)(1); (ii) on telephone calls with an insurance company regarding her mother's claim, falsely represented that she was her mother, even though her mother had died, thereby making false oral statements to an insurance company in support of a claim for payment pursuant to an insurance policy knowing that the statements contained false information concerning facts material to the claim, in violation of N.J.S.A. 17:33A-4(a)(1); and (iii) knowingly concealed and/or failed to disclose to the insurance company that her mother had died when submitting the disability questionnaires and on the calls with the insurance company in support of a claim, thereby concealing and/or knowingly failing to disclose the occurrence of an event that affected her initial or continued right or entitlement to any insurance benefit or payment or the

amount of any benefit or payment to which she was entitled, in violation of N.J.S.A. 17:33A-4(a)(3)(a) and -4(a)(3)(b).

Specifically, Defendant (i) in connection with a claim for payments pursuant to worker's compensation insurance policy ("Claim") issued to her mother, Patricia Casey ("Casey"), submitted written disability questionnaires dated July 10, 2019 and September 23, 2020 ("Questionnaires") to NJM Insurance Company ("NJM"), on which she signed the name of her mother, Casey, who died on September 16, 2018, so that NJM would continue to issue payments on the Claim, in violation of N.J.S.A. 17:33A-4(a)(1); (ii) on calls with NJM on September 17, 2020 ("September 2020 Call") and October 20, 2020 ("October 2020 Call") in connection with the Claim, falsely represented that she was Casey (although Casey had been dead for approximately two years at the time of the calls), in violation of N.J.S.A. 17:33A-4(a)(1); and (iii) on the Questionnaires, the September 2020 Call, and the October 2020 Call, concealed and/or knowingly failed to disclose that Casey was deceased, in violation of N.J.S.A. 17:33A(4)(a)(3)(a) and -4(a)(3)(b).

FINAL JUDGMENT is on this <sup>10<sup>th</sup></sup> day of May, 2024, entered in the amount of \$34,667.00 be entered against Defendant, Patricia Cobb. This amount consists of \$30,000.00 in civil penalties for three violations of the Fraud Act; attorneys' fees of \$3,382.00 pursuant to N.J.S.A. 17:33A-5(b); cost of service in the amount of \$285.00 pursuant to N.J.S.A. 17:33A-5(b); and \$1,000.00 constituting the statutory fraud surcharge 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 7 days of the date of receipt.

*/s/ R. Brian McLaughlin*  
\_\_\_\_\_  
Hon. Brian McLaughlin, J.S.C.

This motion was:

\_\_\_\_\_ Opposed  
X \_\_\_\_\_ Unopposed

Having reviewed the above motion, I find it to be meritorious on its face and is unopposed. Pursuant to R.1:6-2, it therefore will be granted essentially for the reasons set forth in the moving papers.