

**STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE  
BUREAU OF FRAUD DETERRENCE**



**CONSENT ORDER NO. 23-52379-35**

In the Matter of	)	<b>CONSENT ORDER</b>
Jorge Garcia	)	
100A Phelps Avenue, 1 <sup>st</sup> Floor	)	
New Brunswick, NJ 08901-3708	)	
Respondent.	)	

THIS MATTER having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondent, Jorge Garcia, currently residing at 100A Phelps Avenue, 1<sup>st</sup> Floor, New Brunswick, New Jersey 08901-3708, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondent, Jorge Garcia, did knowingly provide materially false and misleading information to Progressive Group of Insurance Companies in support of an auto damage claim. Specifically, Respondent filed a claim on June 4, 2023 stating that he was involved in a motor vehicle accident on June 2, 2023 at night around 11:30, 12:00 when, in fact, the accident occurred on June 2, 2023 at 10:34 p.m., which was before Respondent reinstated and made payment of his policy on June 2, 2023 at 10:37 p.m. Additionally, on June 5, 2023, Respondent made a material misrepresentation to the Progressive representative in support of a claim by stating that he reinstated his policy around the afternoon before the accident. There was no coverage in effect at the actual time of the accident because the policy had cancelled on May 17, 2023 due to non-payment of premium; and

WHEREAS, the above conduct constitutes a violation of N.J.S.A. 17:33A-1 et seq., and any future violation of N.J.S.A. 17:33A-1 et seq., shall be considered to be a second offense; and

WHEREAS, Respondent has been informed that he has a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.), on the violation alleged herein before a civil and administrative penalty is imposed; and

WHEREAS, Respondent understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondent consents to pay a civil administrative penalty in the amount of \$1,500.00, and surcharge in the amount of \$75.00, the total amount of \$1,575.00 being due immediately by certified check, bank check or money order made payable to the "Acting Commissioner, Department of Banking and Insurance". This signed order and the payment shall be returned to Managing Investigator, Michael I. Palumbo, Bureau of Fraud Deterrence, Department of Banking and Insurance, PO Box 326, Trenton, New Jersey 08625; and

WHEREAS, the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondent and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS ON THIS ADP day of 12, 2024

ORDERED AND AGREED as follows:

24th  
RS

April  
RS

2024  
RS

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$1,500.00 is imposed on Respondent, Jorge Garcia.
2. Pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay to the Acting Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$75.00, such amount to be in addition to the civil administrative penalty.
3. This Consent Order shall not be binding until it is signed by the Assistant Commissioner, Bureau of Fraud Deterrence.

4. Respondent consents to the entry of this final administrative order. Respondent understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-1 et seq.).

JUSTIN ZIMMERMAN  
ACTING COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By: Richard Besser  
RICHARD BESSER  
ASSISTANT COMMISSIONER  
BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT  
AND ENTRY OF ORDER:

Jorge Garcia  
Jorge Garcia, Respondent

Dated: 04/12/24