

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE 23C-321N
BUREAU OF FRAUD DETERRENCE



CONSENT ORDER NO. 21-53120-04

In the Matter of)	CONSENT ORDER
Wilson Yunganula)	
AKA Wilson G. Yunganulavelecel)	
AKA Wilson Velecela)	
31 Hamilton Ave.)	
Clifton, NJ 07011)	
and		
W&A Renovations Corporation)	
31 Hamilton Ave.)	
Clifton, NJ 07011)	
Respondents.)	

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 Respondents, Wilson Yunganula, AKA Wilson G. Yunganulavelecel, AKA Wilson Velecela, AND W&A Renovations Corporation, both conducting business at 31 Hamilton Avenue, Clifton, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Wilson Yunganula, AKA Wilson G. Yunganulavelecel, AKA Wilson Velecela, and W&A Renovations Corporation, knowingly provided false and misleading information to the Progressive Group of Insurance Companies on June 11, 2021, when pursuing a commercial auto property damage claim for the 2014 Honda Odyssey. Specifically, Wilson Yunganula, AKA Wilson G. Yunganulavelecel, AKA Wilson Velecela, and W&A Renovations Corporation reported that all damage to the vehicle was the result of an incident on June 9, 2021, and specifically, denied any prior damage, when in fact, that vehicle was sold to the Respondent on May 15, 2021 with visible prior damage; and

WHEREAS, the above conduct constitutes multiple violations 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 subsequent offense; and

WHEREAS, Respondents have been informed that they have 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, Respondents understand these rights and have voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondents consent to pay, jointly and severally, a civil administrative penalty in the amount of \$3,000.00, and surcharge in the amount of \$150.00 against Wilson Yunganaula, AKA Wilson G. Yunganaulavelecel, AKA Wilson Velecela, Individually, and surcharge in the amount of \$150.00 against W&A Renovations Corporation, Individually, the total amount of \$3,300.00 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, Ronald Dellanno, Bureau of Fraud Deterrence, Department of Banking and Insurance, One Apollo Drive, Whippany, New Jersey 07981; 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 Respondents 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 21st day of February 2024

ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$3,000.00 is imposed on Respondents, Wilson Yunganaula, AKA Wilson G. Yunganaulavelecel, AKA Wilson Velecela, and W&A Renovations Corporation, jointly and severally.
 2. Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall each pay to the Acting Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$150.00 each, such amount to be in addition to the civil administrative penalty.
 3. Respondents consent to the entry of this final administrative order.
- Respondents understand 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:58-10 et seq.).

4. This Consent Order shall not be binding until it is signed by the Assistant Commissioner, Bureau of Fraud Deterrence.

5. This Consent Order may be used against Respondents in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1 et seq., including a license suspension or revocation proceeding.

6. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Consent Order shall be provided to the appropriate licensing authority.

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:

Wilson Yunganaula
Wilson Yunganaula, Respondent
AKA Wilson G. Yunganaulavelecel
AKA Wilson Velecela

9/18/23
Dated:

Wilson Yunganaula
W&A Renovations Corp., Respondent
By: Wilson Yunganaula

09/18/23
Dated: