

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



CONSENT ORDER NO. 16-52768-04

|                           |   |                      |
|---------------------------|---|----------------------|
| In the Matter of          | ) | <b>CONSENT ORDER</b> |
| Daniel Salcie-Contreras   | ) |                      |
| 1364 North Ave., Apt. #B1 | ) |                      |
| Elizabeth, NJ 07208       | ) |                      |
| 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, Daniel Salcie-Contreras ("Contreras"), currently residing at 1364 North Avenue, Apartment #B1, Elizabeth, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4, and

WHEREAS, Contreras knowingly provided false and misleading information to Progressive Garden State Insurance Company in support of an automobile collision claim. Specifically, on April 10, 2016, during a recorded notice of loss call, Contreras reported a motor vehicle accident as occurring after he purchased collision coverage earlier that day, where in fact the coverage was added after the accident. Additionally, Contreras altered a tow receipt to support his claim; and

WHEREAS, Contreras admits that the above conduct constitutes a violation of N.J.S.A. 17:33A-1 to -30 ("Fraud Act"), and any future violation of the Fraud Act, shall be considered to be a second offense; and

WHEREAS, Contreras 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 to -31), on the violation alleged herein before a civil and administrative penalty is imposed, and

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

WHEREAS, Contreras consents to pay a civil administrative penalty and surcharge in the amount of \$4,200.00 ("Settlement Amount") being due as follows:

1. \$600.00 shall be paid immediately upon execution of this Consent Order; and
2. \$100.00 installments shall be paid on the first of each month for 36 months, beginning April 1, 2019 until the remaining \$3,600.00 has been paid in full; and

WHEREAS, in the event of the failure by Contreras to pay any Settlement Amount installment payment when due, the entire Settlement Amount shall be immediately due and payable, upon written notice by the Commissioner; and

WHEREAS, all payments made towards the Settlement Amount shall be made by certified check, bank check, or money order made payable to the "Commissioner, Department of Banking and Insurance"; 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 Contreras 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 1<sup>ST</sup> day of March, 2019,  
ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$4,000.00 is imposed on Contreras.

2. Pursuant to N.J.S.A. 17:33A-5.1, Contreras shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$200.00, such amount to be in addition to the civil administrative penalty.

3. Respondent consents to the entry and terms of this final administrative order. Respondent understands that this final administrative order may be docketed with the Clerk of the Superior Court pursuant to N.J.S.A. 2A:58-10, and be provided to any appropriate licensing authority.

4. Contreras shall remit payment of the Settlement Amount ordered above as follows:

- a. \$600.00 as an initial down payment, due immediately upon execution of this Consent Order. Payment shall be made by **certified check, bank check, or money order**, made payable to the "**Commissioner, New Jersey Department of Banking and Insurance.**" This signed Consent Order and initial down payment shall be returned to:

Brian R. Fitzgerald, Deputy Attorney General  
Division of Law  
25 Market Street  
P.O. Box 117  
Trenton, NJ 08625-0117; and

- b. \$100.00 per month for 36 months, beginning April 1, 2019 until the remaining balance of \$3,600.00 has been paid off. Payment shall be made by certified check, bank check, or money order, made payable to the "Commissioner, New Jersey Department of Banking and Insurance."

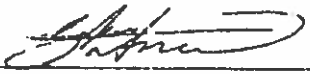
The monthly payments shall be remitted to:

Commissioner  
New Jersey Department of Banking and Insurance  
Attn: Rose McGill, Fraud Collections  
20 West State Street  
P.O. Box 324  
Trenton, NJ 08625

MARLENE CARIDE  
COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE


By: Richard Besser  
RICHARD BESSER  
CHIEF OF INVESTIGATIONS  
BUREAU OF FRAUD DETERRENCE

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

  
Daniel Salcie-Contreras, Respondent

Dated: 2/21/19

GURBIR S. GREWAL  
ATTORNEY GENERAL OF NEW JERSEY

  
Brian R. Fitzgerald  
Deputy Attorney General  
Attorney for the New Jersey Department  
of Banking and Insurance

Dated: 2/26/19