

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

23C-407N



CONSENT ORDER NO. 23-52623-35

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| In the Matter of |) | CONSENT ORDER |
| Daniel Estrada Osuna |) | |
| 593 Carpenter Pl., 2 nd Fl. |) | |
| Ridgefield, NJ 07657 |) | |
| 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 Estrada Osuna, currently residing at 593 Carpenter Place, 2nd Floor, Ridgefield, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondent, Daniel Estrada Osuna, knowingly provided materially false information to the Progressive Group of Insurance Companies on an automobile insurance application dated July 3, 2022. Specifically, Mr. Estrada Osuna failed to disclose all licensed residents and/or regular operators of policy vehicles; 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

