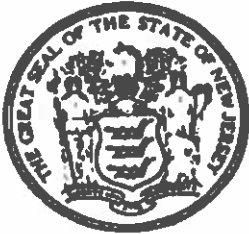


**STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE  
BUREAU OF FRAUD DETERRENCE**



**CONSENT ORDER NO. 22-54269-35**

In the Matter of	)	<b>CONSENT ORDER</b>
Emily Tan	)	
10 Millburn Court	)	
Old Bridge, NJ 08857	)	
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, Emily Tan, currently residing at 10 Millburn Court, Old Bridge, New Jersey 08857, may have violated the provisions of N.J.S.A. 17:33A-4; and

**WHEREAS**, Respondent, Emily Tan, knowingly provided false and misleading information to the Progressive Group of Insurance Companies in pursuit of an automobile claim. Specifically, Respondent, reported she was involved in an automobile accident on the Garden State Parkway on October 31, 2022, when, in fact, the accident occurred on August 10, 2022 which was before the changes to her deductible coverages which went from \$1,000.00 to \$250.00; 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 she 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 7<sup>th</sup> day of February, 2024**

**ORDERED AND AGREED as follows:**

- 1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$1,500.00 is imposed on Respondent, Emily Tan.**
- 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. 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:58-10 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 Respondent 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  
ASSISTANT COMMISSIONER  
BUREAU OF FRAUD DETERRENCE

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

  
Emily Tan, Respondent

Dated: 1/20/24