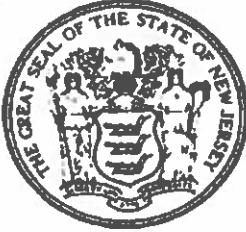


**STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE
BUREAU OF FRAUD DETERRENCE**



CONSENT ORDER NO. 25-51471-35

In the Matter of)	CONSENT ORDER
Fernelys Delgado-Acosta)	
53 Bidwell Avenue)	
Jersey City, NJ 07305)	
and		
Los Acosta Trucking LLC)	
53 Bidwell Avenue)	
Jersey City, NJ 07305)	
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, Fernelys Delgado-Acosta d/b/a Los Acosta Trucking LLC, both conducting business at 53 Bidwell Avenue, Jersey City, New Jersey 07305, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Fernelys Delgado-Acosta d/b/a Los Acosta Trucking LLC, did knowingly provide materially false information to Progressive Drive New Jersey Insurance Company on an initial application for commercial automobile insurance on August 5, 2024, and on a subsequent policy modification on August 9, 2024 by failing to disclose another individual as a regular operator of a policy vehicle; 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 \$1,500.00, and surcharge in the amount of \$75.00 against Fernelys Delgado-Acosta, Individually, and surcharge in the amount of \$75.00 against Los Acosta Trucking LLC, Individually, the total amount of \$1,650.00 being due immediately by certified check, bank check or money order made payable to the "Commissioner, Department of Banking and Insurance". This signed order and the payment shall be returned to Managing Investigator, Michelle Moffett, Bureau of Fraud Deterrence, Department of Banking and Insurance, Five Executive Campus, Suite 205, Cherry Hill, New Jersey 08002; 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 27th day of August, 2025,

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 Respondents, Fernelys Delgado-Acosta d/b/a Los Acosta Trucking LLC, jointly and severally.
2. Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall each pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent

of the settlement amount, which is \$75.00 each, 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. 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.).

JUSTIN ZIMMERMAN
COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: *George W. Wall*
~~RICHARD BESSER~~ *George W. Wall*
ASSISTANT COMMISSIONER *Chief*
BUREAU OF FRAUD DETERRENCE

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

Fernelys Delgado Acosta
Fernelys Delgado-Acosta, Respondent

7-8-2025
Dated:

Los Acosta Trucking LLC
Los Acosta Trucking LLC, Respondent
By: Fernelys Delgado-Acosta

7-8-2025
Dated: