

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



CONSENT ORDER NO. 25-52144-31, 25C-572N

In the Matter of	)	CONSENT ORDER
Kimberly Wong	)	
5 Irving Street, S	)	
Valley Stream, NY 11580	)	
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, Kimberly Wong, currently residing at 5 Irving Street S, Valley Stream, New York 11580, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondent, Kimberly Wong, did knowingly make material misrepresentations to the Progressive Garden State Insurance Company on an automobile insurance application dated June 28th, 2024. Specifically, Ms Wong indicated that she lived and garaged her policy vehicles in New Jersey, when, in fact, she primarily resided and garaged her vehicles in New York; 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 \$2,500.00, and surcharge in the amount of \$125.00, the total amount of \$2,625.00 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, Ronald Dellanno, Bureau of Fraud Deterrence, Department of Banking and Insurance, Four Century Drive, Suite 330, Parsippany, New Jersey 07054; 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 9th day of January, 2026,

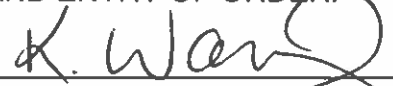
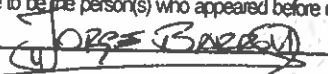
ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$2,500.00 is imposed on Respondent, Kimberly Wong.
2. Pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$125.00, 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 Chief of Investigations, Bureau of Fraud Deterrence.
4. 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:58-1 et seq.).

JUSTIN ZIMMERMAN
COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: 
GEORGE WALL
CHIEF OF INVESTIGATIONS
BUREAU OF FRAUD DETERRENCE

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


Kimberly Wong, Respondent
State of NY County of QUEENS
Subscribed and sworn to (or affirmed) before me on this
19th day of DECEMBER, 2025 by
KIMBERLY WONG proved to me on the basis
of satisfactory evidence to be the person(s) who appeared before me.
Notary Signature 

Dated: 12/19/2025

JORGE BARROS
Notary Public - State of New York
No. 01BA0029080
Qualified in Queens County
My Commission Expires September 23, 2028