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

CONSENT ORDER NO. 25-50846-38, 26C-300N

In the Matter of	)	**CONSENT ORDER**
Angel F. Martinez Barraza	)	
and		
Junior Pallets, LLC.	)	
3705 John F. Kennedy Blvd., Apt. 2	)	
Union City, New Jersey 07087	)	
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, Angel F. Martinez Barraza and Junior Pallets, LLC., both conducting business at 3705 John F. Kennedy Boulevard, Apartment 2, Union City, New Jersey 07087, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Angel F. Martinez Barraza and Junior Pallets, LLC., did knowingly provide false and misleading information to the Progressive Insurance Company on a commercial auto policy application dated September 19, 2024. Specifically, Mr. Martinez Barraza and Junior Pallets LLC, failed to list a regular operator of the commercial 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 $2,500.00, and surcharge in the amount of $125.00 against Angel F. Martinez Barraza , Individually, and surcharge in the amount of $125.00 against Junior Pallets, LLC., Individually, the total amount of $2,750.00 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, Ronald Dellanno, Bureau of Fraud Deterrence, Department of Banking and Insurance, PO Box 537, Cedar Knolls, New Jersey 07927; 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 17th day of July 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 Respondents, Angel F. Martinez Barraza and Junior Pallets, LLC., jointly and severally.

2. Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall each pay to the Acting Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is $125.00 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 Chief of Investigations, 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.).

SUSAN OCHS
ACTING 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:

ANGEL MARTINEZ — 05-30-26
Angel F. Martinez Barraza , Respondent — Dated:

ANGEL. MARTINEZ — 05-30-26
Junior Pallets, LLC., Respondent — Dated:
By: Angel F. Martinez Barraza