

193-24111

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



CONSENT ORDER NO. 16-54647-03

In the Matter of)
Pedro Calderon & Rossanna Santos Pimentel) **CONSENT ORDER**
351 South Broad Street, Apt. #306)
Elizabeth, New Jersey 07202)
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, Pedro Calderon & Rosanna Santos Pimentel, currently residing at 351 South Broad Street, Elizabeth, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4, and

WHEREAS, Respondent, Pedro Calderon, knowingly conspired with Rossanna Santos- Pimentel, to provide false statements to GEICO Insurance Company in furtherance of an Auto Theft Claim dated February 16, 2016. Specifically, the vehicle was reported stolen by Ms. Santos-Pimentel on February 15, 2016, when in fact, the vehicle was set on fire by Mr. Calderon on February 14, 2016.

WHEREAS, Respondent, Rossanna Santos-Pimentel, knowingly made false and misleading statements in furtherance of an Auto Theft Claim with GEICO Insurance Company dated February 18, 2016. Specifically, Ms. Santos-Pimentel conspired with Pedro Calderon, by reporting the vehicle stolen on February 15, 2016, when in fact, the vehicle was set on fire by Mr. Calderon on February 14, 2016, 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, Respondents have been informed that they 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, Respondents understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter, and

WHEREAS, Respondents consents to pay a civil administrative penalty in the amount of \$5,000.00, and surcharge in the amount of \$250.00, the total amount of \$5,250.00 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 Deputy Chief Investigator, Joanne Dagostino, Bureau of Fraud Deterrence, Department of Banking and Insurance, One Apollo Drive, Whippany, New Jersey 07981; 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 26th day of April, 2018,

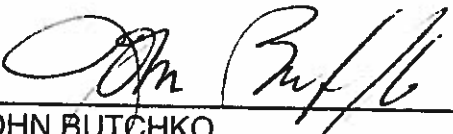
ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$5,000.00 is imposed on Respondents, Pedro Calderon & Rosanna Santos Pimentel.
2. Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$250.00, 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. Respondents 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.).

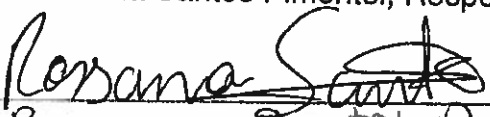
RICHARD J. BADOLATO
COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

By: 
JOHN BUTCHKO
CHIEF OF INVESTIGATIONS
BUREAU OF FRAUD DETERRENCE

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


Pedro Calderon, Respondent
Rossanna Santos Pimentel, Respondent

Dated: 4/16/18


Rossanna Santos Pimentel,
Respondent

4/16/18