

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

21C-050N



**CONSENT ORDER NO. 18-54929-38**

In the Matter of )  
Jose F. Almeida )  
1310 Winans Ave. )  
Linden, NJ 07036 )  
  
and  
  
Portus Cale Trucking, LLC )  
1310 Winans Ave. )  
Linden, NJ 07036 )  
Respondents. )  
  
CONSENT ORDER

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, Jose F. Almeida and Portus Cale Trucking, LLC, both conducting business at 1310 Winans Avenue, Linden, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Jose F. Almeida, and Portus Cale Trucking, LLC, on or about January 24, 2018, knowingly provided false and misleading information to the Progressive Group of Insurance Companies. Specifically, Jose F. Almeida and Portus Cale Trucking, LLC, failed to list Mr. Almeida as a licensed driver on the Commercial Automobile Policy application; 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 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 a civil administrative penalty in the amount of \$2,500.00, both jointly and severally, and surcharge in the amount of \$125.00 against Jose F. Almeida, individually, and surcharge in the amount of \$125.00 against Portus Cale Trucking, LLC, the total amount of \$2,750.00 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, 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 27 day of May, 2021,

ORDERED AND AGREED as follows: 2nd June 2021  
RB RB RB

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$2,500.00 is imposed on Respondents, Jose F. Almeida and Portus Cale Trucking, LLC, jointly and severally.

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 \$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:58-1 et seq.).

MARLENE CARIDE  
COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By: Richard E. Besser  
RICHARD BESSER  
CHIEF OF INVESTIGATIONS  
BUREAU OF FRAUD DETERRENCE

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

Jose F. Almeida  
Jose F. Almeida, Respondent

Dated: 5/27/2021

Portus Cale Trucking  
Portus Cale Trucking, Respondent

Dated: 5/27/2021