

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking )  
and Insurance, State of New Jersey, to fine ) CONSENT  
Americas Public Adjuster LLC, ) ORDER  
Reference No. 1625479, and Natalie McCann, )  
Reference No. 1617985 )

To: Americas Public Adjuster LLC  
313 Main St. Num B.  
Hulmeville, PA 19047

Natalie McCann  
1331 Lincoln HWY STE 322  
Levittown, PA 19056-1135

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Americas Public Adjuster LLC (“Americas”), currently licensed as a nonresident public adjuster business entity and Natalie McCann (“McCann”), currently licensed as a nonresident public adjuster, pursuant to N.J.S.A. 17:22B-5, may have violated the insurance laws of the State of New Jersey; and

WHEREAS, Americas and McCann (collectively the “Respondents”) are subject to the Public Adjusters’ Licensing Act, N.J.S.A. 17:22B-1 to -20, (the “Public Adjusters’ Act”) and the regulations governing the licensing of public adjusters, N.J.A.C. 11:1-37.1 to 37.19; and

WHEREAS, pursuant to N.J.S.A. 17:22B-14a(1) and N.J.A.C. 11:1-37.14(a)1 and 2, a public adjuster shall not violate any provision of the insurance law, including any rules promulgated by the Commissioner, or violate any law in the course of his, or its, dealings as a public adjuster; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.13(b) 3iii, the written memorandum or contract between a licensed public adjuster and an insured shall contain the time and date of execution of the contract (day, month, year) by each party; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.13(b) 5ii and iii, the written memorandum or contract between a licensed public adjuster and an insured shall prominently include a section which specifies: (ii) the rights and obligations of the parties if the contract is cancelled at any time; and (iii) the costs to the insured or formula for the calculation of costs to the insured for services rendered in whole or in part; and

WHEREAS, the Respondents entered into forty-three public adjuster contracts with New Jersey insureds, from October 16, 2016 to May 31, 2022, for the adjustment of insurance claims; and

WHEREAS, the forty-three written public adjuster contracts failed to include a time of contract execution, the rights and obligations of the parties if the contract is cancelled at any time, and the costs to the insured or formula used for the calculation of cost to the insured for services rendered in whole or in part, pursuant to and in violation of N.J.S.A. 17:22B-14a (1)&(4), N.J.A.C. 11:1-37.14 (1), (2) and (4), N.J.A.C. 11:1-37.13(b)3 (iii) and N.J.A.C. 11:1-37.13(b) 5ii and iii; and

IT FURTHER APPEARING, that the Respondents:

- 1) Have admitted responsibility for the aforementioned violations; and
- 2) Have cooperated with the investigation conducted by the New Jersey Department of Banking and Insurance (“Department”); and
- 3) Have asserted that the violations cited in this Consent Order were not willful; and

WHEREAS, cause does exist under N.J.S.A. 17:22B-17 to impose a fine; and

WHEREAS, the Respondents have waived their right to a hearing on the aforementioned violations and consented to the payment of a fine in the amount of three thousand two hundred twenty-five dollars (\$3,225.00); and

WHEREAS, this matter should be resolved upon the consent of the parties without resort to a formal hearing;

NOW, THEREFORE, IT IS on this 13 day of October, 2022

ORDERED AND AGREED, that the Respondents pay a fine in the amount of three thousand two hundred twenty-five dollars (\$3,225.00) to the Department; and

IT IS FURTHER ORDERED AND AGREED, that said fine, shall be paid by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury" due immediately upon the execution of this Consent Order by the Respondents; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order, together with the fine payment of \$3,225.00 shall be remitted to:

New Jersey Department of Banking and Insurance  
Attention: Virgil Downtin - Chief of Investigations  
9<sup>th</sup> Floor, Consumer Protection Services, Enforcement  
P. O. Box 329  
Trenton, New Jersey 08625-0329

and

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represents a final agency decision and constitutes a final resolution of the violations contained herein; and

IT IS FURTHER ORDERED AND AGREED, that the Respondents shall cease and desist engaging in the conduct that gave rise to this Consent Order.




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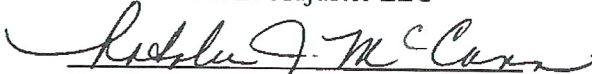
Marlene Caride  
Commissioner

Consented to as to Form,  
Entry and Content:

By:



Natalie McCann, Sublicensee of  
Americas Public Adjuster LLC



Natalie McCann, Individually

Date: October 12, 2022