

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER of INSURANCE

CAUSE NO.: 20543-PA21-0803-001

IN THE MATTER OF: )  
 )  
Crosscom Public Adjusters )  
528 West Roosevelt Road #1 )  
Wheaton, IL 60187 )  
 )  
Respondent. )  
 )  
Type of Agency Action: Enforcement )  
 )  
License Number: 950244 )

**FILED**  
**AUG 23 2022**  
STATE OF INDIANA  
DEPT. OF INSURANCE

**MOTION FOR EMERGENCY CEASE AND DESIST ORDER**

Comes now the Enforcement Division of the Indiana Department of Insurance (“Department”) and files its Motion for an Emergency Cease and Desist Order against Crosscom Public Adjusters (“Respondent”) and states:

Respondent is a nonresident public adjuster corporation under license number 950244.

The Department found substantial credible evidence that Respondent acted as a public adjuster without certification.

The Department received notice on or about April 29, 2021 from Auto Club Group and National Insurance Crime Bureau of a public adjuster contract solicited by Respondent while uncertified.

An insured with the Auto Club Group entered into a public adjusting contract with Respondent on March 8, 2021.

Respondent's certification expired on December 31, 2019.

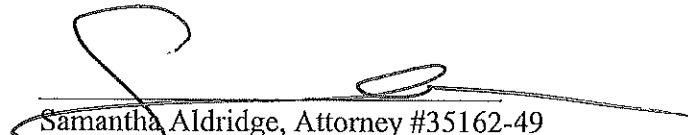
Indiana Code § 27-1-27-2 is an insurance law which states, in part, that no individual or corporation shall act within Indiana as a public adjuster, or receive, directly or indirectly, compensation or reward for services rendered in the adjustment of any claim or claims, unless he, or it, is a holder of a certificate of authority to act as such public adjuster issued by the Commissioner of insurance of the State of Indiana.

Indiana Code § 4-21.5-4-1(1) allows an agency to conduct proceedings if an emergency exists.

An emergency exists in that Respondent, an uncertified corporation is actively acting as a public adjuster in Indiana, which violates an Indiana Insurance law and is harmful to Indiana consumers.

WHEREFORE, the Enforcement Division requests that the Commissioner issue an Emergency Cease and Desist Order against Respondent under Indiana Code § 4-21.5-4-2(a)(1), and for all other necessary and proper relief.

Respectfully requested,


  
Samantha Aldridge, Attorney #35162-49  
Enforcement Division  
Indiana Department of Insurance

Indiana Department of Insurance  
Enforcement Division  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787  
Telephone: (317) 232-5312  
Facsimile: (317) 232-5251

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing has been served upon Respondents at the address listed below by United States first class mail, the same day as filing.

Crosscom Public Adjusters  
528 West Roosevelt Road #1  
Wheaton, IL 60187



Samantha Aldridge, Attorney #35162-49  
Enforcement Division

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STATE OF INDIANA  
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**ORDER GRANTING  
EMERGENCY CEASE AND DESIST ORDER**

The Commissioner of the Indiana Department of Insurance (“Commissioner”), having reviewed the Enforcement Division’s Motion for Emergency Cease and Desist Order, and being otherwise duly advised, and now finds as follows:

**FINDINGS OF FACT**

1. The Department of Insurance (“Department”) is authorized to regulate the practice of insurers and public adjusters in Indiana under Indiana Code § 27-1 *et seq.*
2. Respondent Crosscom Public Adjusters does not hold active certification or other authorization required by law to engage in the business of public adjusting in the State of Indiana.
3. The Department obtained substantial credible evidence that Respondent Crosscom Public Adjusters has acted as a public adjuster cooperation in Indiana without certification.

4. Respondent Crosscom Public Adjusters was named party to an insured's public adjusting contract in which was solicited on March 8, 2021.
5. Respondent Crosscom Public Adjusters' certification has been inactive since December 31, 2019. Respondent Crosscom Public Adjusters does not hold active certification or other authorization required by law to engage in the business of public adjusting in the State of Indiana.
6. Respondent Crosscom Public Adjusters' conduct in acting as a public adjuster corporation without certification is harmful to consumers.
7. Conclusions of Law that are properly stated as Findings of Fact are incorporated herein.

#### **CONCLUSIONS OF LAW**

1. Respondent Crosscom Public Adjusters are subject to the jurisdiction and control of the Department in the State of Indiana.
2. An emergency exists in that Respondent Crosscom Public Adjusters, an uncertified corporation, is acting as a public adjuster and holding themselves out to be a certified public adjuster in Indiana, in violation of Indiana Code § 27-1-27-2, which is an insurance law which states, in part, that no individual or corporation shall act within Indiana as a public adjuster, or receive, directly or indirectly, compensation or reward for services rendered in the adjustment of any claim or claims, unless he, or it, is a holder of a certificate of authority to act as such public adjuster issued by the Commissioner of insurance of the State of Indiana.

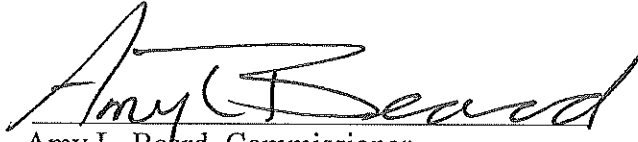
3. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code § 4-21.5-4-2(a) and this Emergency Order is issued pursuant to that.
4. This Emergency Order also satisfies the requirements of Indiana Code § 4-21.5-4-2(b).
5. Conclusions of Law that are properly stated as Findings of Fact are incorporated herein.

**ORDER**

It is **ORDERED** that Respondent, Crosscom Public Adjusters, must immediately cease and desist from acting as a public adjuster corporation in Indiana. This Order shall remain in effect as allowed by Indiana Code § 4-21.5-4-5(3).

Under Indiana Code § 4-21.5-4-3, this Emergency Order is effective when issued. **Respondent has the right to request a hearing on this Emergency Order by filing a request for a hearing,** and if requested, an evidentiary hearing will be set on the matter as soon as practicable pursuant to Indiana Code § 4-21.5-4-4.

8/23/22  
Dated

  
Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution to:

Samantha Aldridge, Attorney  
ATTN: Chris Conrad, Specialty  
License Compliance Director  
Indiana Department of Insurance  
311 West Washington St. #103  
Indianapolis, IN 46204-2787

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