

STATE OF INDIANA )  
 ) SS:  
 COUNTY OF MARION )  
 IN THE MATTER OF: )  
 )  
 Neighborhood Adjusters, Inc. )  
 263 Shuman Boulevard Suite #115 )  
 Naperville, IL 60563 )  
 )  
 Applicant. )  
 )  
 Type of Agency Action: Enforcement )  
 )  
 License Application #: 1033643 )

BEFORE THE INDIANA  
 COMMISSIONER OF INSURANCE  
 CAUSE NO.: 22205-PA23-0413-002

**FILED**  
 JAN 23 2024  
 STATE OF INDIANA  
 DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER  
 AND NOTICE OF CERTIFICATION DENIAL**

The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.* and Indiana Code § 27-1-27, hereby gives notice to Neighborhood Adjusters, Inc. (“Applicant”) of the following Administrative Order:

1. Applicant was previously licensed for a nonresident public adjuster certificate of authority from May 28, 2014, to November 7, 2022.
2. Applicant filed an application for a nonresident public adjuster certificate of authority with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on January 31, 2023.
3. Before approving an application, the Commissioner must find that Applicant has met specific requirements under Indiana Code § 27-1-27-3 and Indiana Code § 27-1-27-7.1.
4. Indiana Code § 27-1-27-7.1(b)(1), provides, in part, the Commissioner may refuse to issue a public adjuster’s certificate of authority for providing incorrect, misleading, incomplete, or materially untrue information in an application for a certificate of authority.

5. Following a review of public records and a review of materials submitted by Applicant in support of their application, the Commissioner, being fully advised, now hereby notifies Applicant that they have not fully met the requirements of certification as stated by Indiana Code § 27-1-27-7.1(b)(1) due to Applicant's failure to disclose an administrative action and lawsuit involving misappropriation or conversion of funds. Applicant failed to disclose the following information:
  - a) A November 7, 2022 Suspension Order from the state of Indiana for failure to maintain certification in Applicant's home state. Applicant's Illinois resident public adjuster license became inactive as of April 14, 2022.
  - b) A January 29, 2020 default judgement against Applicant in Illinois Lake County Case 45C01-1901-PL000079. The lawsuit concerns a dispute over disbursement and negotiation of insurance proceeds. The court found, through default judgement, Applicant and Neighborhood Restoration Company converted the funds otherwise belonging to plaintiff.
6. Indiana Code § 27-1-27-7.1(c) provides that Applicant may, not more than thirty (30) days after notice of denial of the application is received, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.
7. This is considered an administrative action by the Indiana Department of Insurance. If you choose to appeal this administrative action, please follow the aforementioned instructions. Subsequently, after the Department has received your written request for a hearing, the State of Indiana Office of Administrative Law Proceedings ("OALP") will

assign an administrative law judge to preside over this matter, and you will receive more information from OALP to begin the administrative process.

**IT IS THEREFORE ORDERED** that Applicant's request for certification is hereby **DENIED** pursuant to Indiana Code § 27-1-27-7.1(b)(1) due to Applicant failing to disclose an administrative action and a lawsuit involving misappropriation or conversion of funds in an application for a certificate of authority. Applicant may reapply for certification not less than one (1) year from the date of this order.

01.23.2024

Date Signed



Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution to:

Samantha Aldridge, Attorney  
ATTN: Sara Tolliver  
Senior Investigator  
Indiana Department of Insurance  
311 West Washington St. #103  
Indianapolis, IN 46204-2787

Neighborhood Adjusters, Inc.  
263 Shuman Boulevard Suite #115  
Naperville, IL 60563