

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 24761-PA26-0218-001

IN THE MATTER OF:)
)
Nancy Abu-Nada)
12626 S Kroll Dr.)
Alsip, IL 60803)
Certificate Number: Uncertified)
)
Andusa Public Adjuster, Inc.)
12626 S Kroll Dr.)
Alsip, IL 60803)
Certificate Number: Uncertified)
)
Andusa, Inc.)
12626 S Kroll Dr.)
Alsip, IL 60803)
Certificate Number: Uncertified)
)
Respondents.)
)
Type of Agency Action: Enforcement)

FILED

JUN 08 2026

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 Emergency Cease and Desist Order against Nancy Abu-Nada, Andusa Public Adjuster, Inc., and Andusa, Inc. (collectively, “Respondents”) and states:

1. Respondents are not holders of public adjuster certificates of authority issued by the Commissioner of the Indiana Department of Insurance (“Commissioner”).
2. Respondent Nancy Abu-Nada is a resident of Illinois and has held Illinois resident public adjuster license number 19411056 since January 30, 2020.
3. Respondent Andusa Public Adjuster, Inc. has held Illinois resident public adjuster license number 3000785211 since February 11, 2020; and is an Illinois corporation registered

with the Illinois Secretary of State, filing articles of incorporation on January 23, 2023, with Respondent Nancy Abu-Nada named as President, and a reported registered office address of 12626 S Kroll Drive, Alsip, Illinois 60803.

4. Respondent Nancy Abu-Nada is the sole designated responsible licensee for Respondent Andusa Public Adjuster, Inc.'s Illinois resident public adjuster license.
5. Respondent Andusa, Inc. holds no resident public adjuster license with the Illinois Department of Insurance.
6. Respondent Andusa, Inc. is an Illinois corporation registered with the Illinois Secretary of State, filing articles of incorporation on April 13, 2016, with Bilal Abu-Nada named as president, and a reported registered office address of 12626 S Kroll Drive, Alsip, Illinois 60803.
7. On April 18, 2025, through a filing with the Illinois Secretary of State, Respondent Andusa, Inc. adopted and began to use the assumed corporate name of "Andusa Public Adjuster, Inc."
8. Respondent Andusa, Inc. maintains a website which features a homepage headline that states, "Top Rated Roofing Contractor in Alsip, IL." *Trusted Roofing Contractor in Alsip, IL by ANDUSA INC*, Andusa, Inc., <https://andusainc.com/>
9. Respondent Andusa, Inc.'s webpage referencing insurance claims states, "At your request, our public adjuster negotiates directly with your insurance company to secure the best possible settlement." *Insurance Claim Services | Alsip, IL*, Andusa, Inc., <https://andusainc.com/insurance/>
10. The Department possesses substantial, credible evidence that Respondents acted within Indiana as public adjusters.

11. Substantiated through admission to the Department by Respondent Nancy Abu-Nada on behalf of Respondent Andusa Public Adjusters, Inc., Respondents attempted to render assistance for compensation to an Indiana insured in the adjustment of a claim under an American International Group, Inc. insurance policy for loss or damages to property that took place on March 19, 2025.
12. Indiana Code § 27-1-27-2(a) provides that no individual or corporation shall act within Indiana as a public adjuster unless the individual, or it, is the holder of a certificate of authority to act as such public adjuster issued by the Commissioner.
13. Indiana Code § 4-21.5-4-1(1) allows an agency to conduct proceedings if an emergency exists.
14. An emergency exists in that Respondents act within Indiana as public adjusters without having been issued certificates of authority by the Commissioner to act as public adjusters.

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

Respectfully requested,

/s/Joseph Bossinger

Joseph Bossinger, Attorney #35166-49
Enforcement Division
Indiana Department of Insurance

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.

Nancy Abu-Nada
12626 S Kroll Dr.
Alsip, IL 60803
NPN: 19411056

Andusa Public Adjuster, Inc.
12626 S Kroll Dr.
Alsip, IL 60803
NPN: 19422633

Andusa, Inc.
12626 S Kroll Dr.
Alsip, IL 60803

/s/Joseph Bossinger

Joseph Bossinger #35166-49

2. Respondent Andusa Public Adjuster, Inc. has held Illinois resident public adjuster license number 3000785211 since February 11, 2020, and reports Respondent Nancy Abu-Nada as its sole designated responsible licensee. Respondent Andusa Public Adjuster, Inc. is a corporation registered with the Illinois Secretary of State since January 7, 2020, with Respondent Nancy Abu-Nada named as President, and a reported registered office address of 12626 S Kroll Drive, Alsip, IL 60803.
3. Respondent Nancy Abu-Nada has held Illinois resident public adjuster license number 19411056 since January 30, 2020.
4. Respondent Andusa, Inc. holds no Illinois resident public adjuster license. Respondent Andusa, Inc. is a corporation registered with the Illinois Secretary of State since April 13, 2016, with Bilal Abu-Nada named as President, and a reported registered office address of 12626 S Kroll Drive, Alsip, IL 60803. Respondent Andusa, Inc. began doing business as “Andusa Public Adjusters, Inc.” on April 18, 2025. Respondent Andusa, Inc. operates a website, located at: <https://andusa.com>, which solicits public adjuster services and claims to have an in-house public adjuster.
5. On March 19, 2025, an Indiana resident holding an American International Group, Inc. insurance policy covering property located in Indiana suffered a claimable loss.
6. Respondents reported to the Department an attempt to render assistance for compensation to said Indiana resident in the adjusting of the claim.

CONCLUSIONS OF LAW

1. The Commissioner is authorized to regulate the practice of public adjusters in Indiana under Indiana Code § 27-1-27 *et seq.*

2. Indiana Code § 27-1-27-2(a) is an insurance law which states, in part, no individual or corporation shall act within Indiana as a public adjuster unless the individual, or it, is the holder of a certificate of authority to act as such public adjuster issued by the Commissioner of insurance of the state of Indiana.
3. Respondents violated Indiana insurance law by acting as public adjusters within Indiana without holding Indiana certificates of authority.
4. Indiana Code § 4-21.5-4-1(1) authorizes an agency to conduct proceedings if an emergency exists.
5. An emergency exists in that Respondents acting within Indiana as a public adjuster without having been issued certificates of authority to act as a public adjuster is harmful to Indiana consumers.
6. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code § 4-21.5-4-2(a)(1).
7. This Emergency Order satisfies the requirements of Indiana Code § 4-21.5-4-2(b).

ORDER

It is **ORDERED** that Respondents, Nancy Abu-Nada, Andusa Public Adjuster, Inc., and Andusa, Inc., must immediately cease and desist from acting as a public adjuster in Indiana.

Pursuant to Indiana Code § 4-21.5-4-3, this Emergency Order is effective when issued and shall remain in effect as allowed by Indiana Code § 4-21.5-4-5.

Pursuant to Indiana Code § 4-21.5-4-4, **Respondents have the right to request a hearing on this Emergency Order by filing a request for a hearing with the Department**, and if requested, an evidentiary hearing will be set on the matter as soon as practicable.

June 8, 2026
Date Signed

Holly W. Lambert
Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution:

Nancy Abu-Nada
12626 S Kroll Dr.
Alsip, IL 60803
NPN: 19411056

Andusa Public Adjuster, Inc.
12626 S Kroll Dr.
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NPN: 19422633

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