

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 25238-AG26-0730-141

IN THE MATTER OF:)
)
The Region PA, Inc.)
11210 W 80th Ct.)
Saint John, IN 46373)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
Certificate Number: Uncertified)

FILED

SEP 22 2026

STATE OF INDIANA
DEPT. OF INSURANCE

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, now finds as follows:

FINDINGS OF FACT

1. The Region PA, Inc. (“Respondent”) held public adjuster certificate of authority number 3988478 from March 7, 2024, until December 31, 2024, when Respondent failed to renew.
2. Respondent’s sole certificate of authority holder responsible for Respondent’s compliance with the insurance laws and administrative rules of Indiana was Jacob Malsch.
3. Respondent executed a public adjuster contract with an insured Indiana resident for a property located in Indiana on September 16, 2025, with Jacob Malsch signing on behalf of Respondent.

4. Respondent maintains a website located on the web at <https://theregionpa.com>, which explicitly solicits activities reserved for holders of valid Indiana public adjuster certificates of authority, and represents to Indiana consumers that Respondent holds such a certificate.

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) provides, in part, no corporation shall act within Indiana as a public adjuster unless 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. Respondent's execution of a public adjuster contract with an insured Indiana resident for property located in Indiana while holding no valid public adjuster certificate of authority constitutes a violation of Indiana Code § 27-1-27-2(a).
4. Respondent's use of a website that holds Respondent out as a holder of a valid Indiana public adjuster certificate of authority and solicits services reserved for holders of a valid Indiana public adjuster certificate of authority constitute violations of Indiana Code § 27-1-27-2(a).
5. Indiana Code § 4-21.5-4-1(1) authorizes an agency to conduct proceedings if an emergency exists.
6. An emergency exists in that Respondent is acting within Indiana as a public adjuster and is actively soliciting the business of public adjusting to Indiana residents without holding a valid Indiana public adjuster certificate of authority which is harmful to Indiana consumers.

7. 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).
8. This Emergency Order satisfies the requirements of Indiana Code § 4-21.5-4-2(b).

ORDER

It is **ORDERED** that Respondent, The Region PA, Inc., must immediately cease and desist from acting as a public adjuster in Indiana, and immediately cease and desist from using any medium to solicit the business of public adjusting to Indiana residents. 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, **Respondent has 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.

9.22.2026
Date Signed

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

Distribution:

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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 The Region PA, Inc. ("Respondent") and states:

1. The Commissioner of the Indiana Department of Insurance ("Commissioner") issued Respondent public adjuster certificate of authority number 3988478 on March 7, 2024, which expired on December 31, 2024, when Respondent failed to renew.
2. During the period of validity, Respondent reported a sole certificate of authority holder, Jacob Malsch, designated responsible for Respondent's compliance with the insurance laws and administrative rules of Indiana.
3. The Department possesses substantial, credible evidence that Respondent continues to act within Indiana as a public adjuster past the date on which Respondent's certificate of authority expired.
4. As part of a consumer complaint, the Department received an executed public adjuster

contract, dated September 16, 2025, for a property located within Indiana, with an Indiana resident named as the insured, Respondent named as the public adjuster, and which was signed by Jacob Malsch on behalf of Respondent.

5. Respondent maintains an active website which prominently displays an image of the state of Indiana on its homepage and states, “We handle the property insurance claim process so you don’t have to.” *The Region PA: Home*, The Region PA, <https://theregionpa.com>
6. Respondent’s webpage referencing services offered states, “First and foremost, as a certified Indiana public adjuster The Region PA only uses the industries [sic] leading estimating software.” *Services We Offer*, The Region PA, <https://theregionpa.com/services-we-offer>
7. Respondent’s webpage referencing general information about Respondent includes the following statement: “Proudly serving Indiana’s Lake, Porter, and LaPorte counties, as well as Illinois’ Cook and Will counties, we take pride in providing fast, efficient, and reliable service to our local communities.” *About Us*, The Region PA, <https://theregionpa.com/about-us>
8. Indiana Code § 27-1-27-2(a) provides, in part, that no corporation shall act within Indiana as a public adjuster unless it is the holder of a certificate of authority to act as such public adjuster issued by the Commissioner.
9. Indiana Code § 4-21.5-4-1(1) allows an agency to conduct proceedings if an emergency exists.
10. An emergency exists in that Respondent acts within Indiana as a public adjuster without a valid certificate of authority issued by the Commissioner to act as a public adjuster and actively solicits the business of public adjusting to Indiana residents.

WHEREFORE, the Enforcement Division requests that the Commissioner issue an Emergency Cease and Desist Order against the Respondent 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 Respondent at the address listed below, by United States first class mail, the same day as filing.

Respondent:
The Region PA, Inc
11210 W 80th Ct.
Saint John, IN 46373

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