

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
the public adjuster license of, Scott Nurick	)	ORDER
Reference No. 76438, and JSS Claims	)	

To:

Scott Nurick
1101 E Hector St
Unit 469
Conshohocken, PA 19428-2459

JSS Claims
135 Red Rambler Drive
Lafayette Hill, PA 19444

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Scott Nurick (“Nurick”), currently licensed as a nonresident public adjuster, pursuant to N.J.S.A. 17:22B-5, and JSS Claims (“JSS”), an unlicensed nonresident public adjuster business, may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Nurick and JSS (collectively the “Respondents”) are subject to the Public Adjuster’s Licensing Act, N.J.S.A. 17:22B-1 to -20, (the “Public Adjusters’ Act”) and the regulations governing the license 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.S.A. 17:22B-14a (4) and N.J.A.C. 11:1-37.14a (4), a public adjuster shall not demonstrate his, or its, incompetency, lack of integrity, bad faith, dishonesty, financial irresponsibility or untrustworthiness to act as an adjuster; and

WHEREAS, pursuant to N.J.S.A. 17:22B-3a, no individual, firm, association or corporation shall act as an adjuster in this State unless authorized to do so by virtue of a license issued or renewed by the Department; and

WHEREAS, pursuant to N.J.S.A. 17:22B-3b, a public adjuster shall not act on behalf of an insured unless licensed as a public adjuster; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.3(a), no person shall act as a public adjuster in this State unless licensed as a public adjuster; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.13(b)3(ii) and (iii), the written memorandum or contact between a licensed public adjuster and an insured shall include: (ii) a list of services to be rendered and the maximum fees to be charged, which fees shall be reasonably related to services rendered; and (iii) a section which specifies: the time and date of execution of the contract (day, month, year) by each party; and

WHEREAS, JSS has never applied to become licensed as a public adjuster with the Department of Banking and Insurance; and

WHEREAS, between 2018 and 2021, the Respondents issued nine (9) public adjuster contracts for New Jersey claimants on behalf of JSS, in violation of N.J.S.A. 17:22B-3a and 3b and N.J.A.C. 11:1-37.3(a); and

WHEREAS, the 9 public adjuster contracts failed to include either the time and date of execution of the contract, or a list of services to be rendered, in violation of N.J.A.C. 11:1-37.13(b)3(ii and iii); and

WHEREAS, the Respondents:

- 1) Have admitted responsibility for the aforementioned violations; and
- 2) Have cooperated with the investigation conducted by the Department; 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 two-thousand five hundred dollars (\$2,500.00); 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 15 day of June , 2026

ORDERED AND AGREED, that the Respondents pay a fine in the amount of \$2,500.00 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," which shall be paid upon 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 \$2,500.00, shall be remitted to:

New Jersey Department of Banking and Insurance
Attention: Thomas Stanley- Enforcement Manager
9th Floor, Consumer Protection Services, Enforcement
P. O. Box 329
Trenton, New Jersey 08625-329

and;

IT IS FURTHER ORDERED AND AGREED, that the civil penalties in this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and is not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

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

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



Susan Ochs
Acting Commissioner

Consented to as to Form,
Entry and Content:

By: 

Scott Nurick , owner, on behalf
of JSS Claims

By: 

Scott Nurick, individually

Date: 6/2/26