

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 revoke the public adjuster ) CONSENT  
license of Tamia V. Wilkerson, Reference No. 1230186 ) ORDER

To: Tamia V. Wilkerson  
166 Nelson Dr.  
Williamstown, NJ 08094

THIS MATTER, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Tamia V. Wilkerson (“Wilkerson”), previously licensed as a resident public adjuster individual, pursuant to N.J.S.A. 17:22B-5; may have violated the insurance laws of the State of New Jersey; and

WHEREAS, Wilkerson (the “Respondent”) is subject to the Public Adjusters’ Licensing Act, N.J.S.A. 17:22B-1 to -20 (“The Public Adjusters’ Act”), and the regulations governing the licensing 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-3a, no individual, firm, association or corporation shall act as an adjuster in this State unless authorize to do so by virtue of a license issued or renewed pursuant to this act; 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 on behalf of an insured unless licensed pursuant to this subchapter; and

WHEREAS, pursuant to N.J.A.C. 11:1-37-13(b) 3 iii, the written memorandum or contract between a licensed public adjuster and an insured shall prominently include a section which specifies: the time and date of execution of the contract (day, month, year) by each party; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.13(b) 5 iii, the written memorandum or contract between a licensed public adjuster and an insured shall prominently include a section which specifies: the costs to the insured or the formula for the calculation of costs to the insured for services rendered in whole or in part; and

WHEREAS, Wilkerson became licensed as a public adjuster on March 12, 2014 until its expiration on September 30, 2015; and

WHEREAS, on April 2, 2014, Wilkerson, through her unlicensed company, Arch Graphics, entered into a public adjuster contract with H.P., a NJ insured, 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 public adjuster contract failed to provide the time and date the contracts were executed, the costs to the insured or the formula used for the calculation of costs to the insured for services rendered in whole or in part, in violation of N.J.A.C. 11:1-37(b) 3 iii; and N.J.A.C. 11:1-37(b) 5 iii; and

WHEREAS, during the course of public adjuster business for H.P., Wilkerson provided misleading, contradictory emails and false documentation to Farmers of Salem, that the insured's

home was repaired knowing that it was not and then attempted to obtain hold back funds under false pretenses, in violation of N.J.S.A. 17:22B-13e; and N.J.S.A.17:22B-14a (1), (3) and (4); and N.J.A.C. 11:1-37.14 (a) 1, 2, 3 & 4.

WHEREAS, the Respondent:

- 1) Has admitted responsibility for the violations; and
- 2) Has cooperated with the investigation conducted by the New Jersey Department of Banking and Insurance (“Department”); and

WHEREAS, the Respondent has waived her right to a hearing on the aforementioned violations and consented to the revocation of her public adjuster license; 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 20 day of March , 2026

ORDERED AND AGREED, that the Respondent’s public adjuster license, Reference Number 1230186, are hereby revoked; and

IT IS FURTHER ORDERED AND AGREED, that pursuant to N.J.A.C. 11:1-37.16, the Respondent is barred from reapplying for a public adjuster license for a period of one year from the date of this Consent Order; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order together with the Respondent’s resident public adjuster license, shall be remitted to:

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

and;

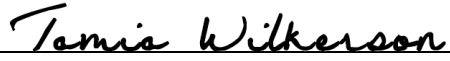
IT IS FURTHER ORDERED AND AGREED, the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein.



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Susan Ochs  
Acting Commissioner

Consented to as to Form,  
Entry and Content:

By: **DocuSigned by:**  
  
Tamia V. Wilkerson  
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Date: 3/3/2026