

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

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Proceedings by the Commissioner of Banking )  
and Insurance, State of New Jersey, to fine, )  
suspend, and/or revoke the public adjuster )  
licenses of Vincent Lawrence, Reference No. )  
1212562, and Major Lawrence Group, LLC, )  
Reference No. 1320175. )

**ORDER TO SHOW CAUSE**

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Vincent Lawrence  
254 Tenby Chase Drive  
Delran, N.J. 08075

Major Lawrence Group, LLC  
c/o Vincent Lawrence  
254 Tenby Chase Drive  
Delran, N.J. 08075

THIS MATTER, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Vincent Lawrence (“Lawrence”) and Major Lawrence Group, LLC (“Major Lawrence”) (collectively “Respondents”) may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Lawrence is currently licensed as a resident public adjuster pursuant to N.J.S.A. 17:22B-5, which license shall expire effective on June 30, 2027; and

WHEREAS, Major Lawrence was licensed as a resident business entity public adjuster pursuant to N.J.S.A. 17:22B-5, until its license expired effective on May 31, 2016; and

WHEREAS, Respondents are subject to the provisions of the New Jersey Public Adjuster Licensing Act, N.J.S.A. 17:22B-1 to -20 (“Public Adjusters’ Act”) and related regulations, N.J.A.C. 11:1-37.1 to -19; and

WHEREAS, pursuant to N.J.A.C. 11:1-12.2, active officers shall be held individually responsible for all insurance related conduct of the corporate licensee; and

WHEREAS, pursuant to N.J.A.C. 11:17A-1.6(c), licensed partners, officers and directors, and all owners with an ownership interest of 10 percent or more in the organization shall be held responsible for all insurance related conduct of the organization licensee, any of its branch offices, its other licensed officers or partners, and its employees; and

WHEREAS, pursuant to 17:22B-2, a “Public adjuster” or “adjuster” means any individual, firm, association or corporation who, or which, for money, commission or any other thing of value, acts or aids in any manner on behalf of an insured in negotiating for, or effecting, the settlement of claims for loss of damage caused by, or resulting from, any accident, incident, or occurrence covered under a property insurance policy; and

WHEREAS, pursuant to N.J.S.A. 17:22B-3(a), 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 pursuant to this act; and

WHEREAS, pursuant to N.J.S.A.17:22B-13(c), no individual, firm, association or corporation licensed under this act shall have any right to compensation from any insured for or on account of services rendered to an insured as a public adjuster unless the right to compensation is based upon a written memorandum, signed by the party to be charged and by the adjuster, and specifying or clearly defining the services to be rendered and the amount or

extent of the compensation on a form and with such language as the commissioner may prescribe;

WHEREAS, pursuant to N.J.S.A. 17:22B-14(a), the Commissioner may suspend or revoke any adjuster's license if, after notice and opportunity for a hearing, the Commissioner determines, among other things, that (1) the licensee has violated any provision of the insurance law, including any rules promulgated by the Commissioner, or has violated any law in the course of his or its dealings as an adjuster, or determines that the licensee has, among other things: (3) committed a fraudulent or dishonest act; (4) demonstrated a lack of integrity, bad faith, dishonesty, financial irresponsibility, or untrustworthiness to act as a public adjuster or (5) has aided, abetted or assisted another person in violating any insurance law of this State; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.2, "Public adjuster" or "adjuster" means any individual, firm, association or corporation, who, or which, for money, commission or any other thing of value, acts or aids in any manner on behalf of an insured in negotiating for, or effecting, the settlement of claims for loss or damage caused by, or resulting from, any accident, incident or occurrence covered under a property insurance policy; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.3(a), no person shall act as a public adjuster in New Jersey on behalf of an insured unless licensed pursuant to the law; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.13(b)(3)(ii), the written memorandum or contract between a licensed public adjuster and an insured shall contain, among other things, a list of services to be rendered and the maximum fees to be charged, which fees shall be reasonably related to services rendered; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.14(a), Commissioner may deny, suspend, revoke, or refuse to renew a public adjuster's license based on any violation of the Public

Adjusters' Act or the regulations promulgated thereunder, or for the commission or omission of any act by a public adjuster which demonstrates that the licensee is not competent or trustworthy to act as a public adjuster, or where the licensee has, among other things: (1) Violated any provision of this State's insurance laws; (3) Committed a fraudulent or dishonest act; or (4) Demonstrated a lack of integrity, incompetency, bad faith, dishonesty, financial irresponsibility, or untrustworthiness to act as a public adjuster; or (5) Aided, abetted or assisted another person in violating any insurance law of this or any other State; and

WHEREAS, pursuant to N.J.S.A. 17:22B-17, violations of the Public Adjusters' Act subject the violator to a civil and administrative penalty of up to \$2,500.00 for the first offense and up to \$5,000.00 for each subsequent offense and, additionally, the Commissioner may order restitution of moneys owed any person and reimbursement of costs of the investigation and prosecution; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.14(b), violations of the Public Adjuster Licensing regulations subject the violator to a civil and administrative penalty of up to \$2,500.00 for the first offense and up to \$5,000.00 for each subsequent offense; and

**ALLEGATIONS COMMON TO ALL COUNTS**

IT APPEARING, that at all relevant times, Major Lawrence was a limited liability corporation licensed as a resident business entity public adjuster, until its license expired effective on May 31, 2016; and

IT FURTHER APPEARING, that at all relevant times, Lawrence was licensed as public adjuster in New Jersey, and the owner, operator and active officer individually responsible for all insurance related conduct of Major Lawrence pursuant to N.J.A.C. 11:1-12.2(a); and

IT FURTHER APPEARING, that on or about August 23, 2016, “P.A.,” a New Jersey insured, experienced water damage to her residence and filed a loss claim under her property insurance policy with New Jersey Manufacturers Insurance (“NJM”); and

IT FURTHER APPEARING, that on or about September 6, 2016, Respondents and “P.A.” executed a written contract retaining Respondents to negotiate and/or settle a pending loss claim for water damage filed by P.A. under her NJM insurance policy; and

IT FURTHER APPEARING, that Lawrence personally executed said adjuster contract on behalf of Major Lawrence; and

**COUNT ONE**  
**(As to All Respondents)**

IT FURTHER APPEARING, that in September 2016, Major Lawrence engaged in the business of a public adjuster as defined by N.J.A.C. 11:1-37.2 and was not licensed by the State of New Jersey to act as a public adjuster, and thus the adjuster contract executed was unlawful and unauthorized, in violation of N.J.S.A. 17:22B-3(a); N.J.A.C. 11:1-37.3(a); N.J.S.A. 17:22B-14(a)(1), (3), (4) and (5); and N.J.A.C. 11:1-37.14(a)(1), (3), (4) and (5); and

IT FURTHER APPEARING, that as an owner and active officer of Major Lawrence, under N.J.A.C. 11:1-12.2 and N.J.A.C. 11:17A-1.6(c), Lawrence is individually responsible for the unlawful conduct of Major Lawrence as an unlicensed public adjuster and its execution of an unlawful and unauthorized adjuster contract, and Lawrence also personally executed the adjuster contract that was unlawful and unauthorized, in violation of N.J.S.A. 17:22B-3(a); N.J.A.C. 11:1-37.3(a); N.J.S.A. 17:22B-14(a)(1), (3), (4) and (5); and N.J.A.C. 11:1-37.14(a)(1), (3), (4) and (5); and

IT FURTHER APPEARING, that Lawrence also personally executed additional adjuster contracts while Major Lawrence was unlicensed, in an amount to be determined upon discovery, in violation of N.J.S.A. 17:22B-3(a); N.J.A.C. 11:1-37.3(a); N.J.S.A. 17:22B-14(a)(1), (3), (4) and (5); and N.J.A.C. 11:1-37.14(a), (a)(1), (3), (4) and (5); and

**COUNT TWO**  
**(As to All Respondents)**

IT FURTHER APPEARING, that the form of adjuster contract utilized by Respondents stated that Major Lawrence had been retained to “advise and assist in the preparation, presentation, and adjustment of loss or damage” and included no other language regarding services to be rendered on behalf of insureds; and

IT FURTHER APPEARING, that the form of adjuster contract utilized by Respondents was deficient and unlawful, and failed to comply with the state regulations in that it failed to specifically or clearly define the adjuster services to be rendered and does not provide the specificity, clarity, or list of services required by law, in violation of N.J.S.A. 17:22B-13(c) and N.J.A.C. 11:1-37.13(b)(3)(ii); and

IT FURTHER APPEARING, that as an owner and active officer of Major Lawrence, under N.J.A.C. 11:1-12.2 and N.J.A.C. 11:17A-1.6(c), Lawrence is individually responsible for Major Lawrence’s use of a deficient and unlawful adjuster contract, in violation of N.J.S.A. 17:22B-13(c) and N.J.A.C. 11:1-37.13(b)(3)(ii); and

IT FURTHER APPEARING, that Lawrence also personally executed the adjuster contracts that was deficient and unlawful, in violation of N.J.S.A. 17:22B-13(c) and N.J.A.C. 11:1-37.13(b)(3)(ii); and

IT FURTHER APPEARING, that by violating N.J.S.A. 17:22B-13(c) and N.J.A.C. 11:1-37.13(b)(3)(ii), Respondents also violated N.J.S.A. 17:22B-14(a)(1), (3), (4) and (5), and N.J.A.C. 11:1-37.14(a)(1), (3), (4) and (5); and

IT FURTHER APPEARING, that Lawrence also personally executed additional adjuster contracts with the same violations, in an amount to be determined upon discovery, in violation of N.J.S.A. 17:22B-13(c), N.J.A.C. 11:1-37.13(b)(3)(ii), N.J.S.A. 17:22B-14(a)(1), (3), (4) and (5) and N.J.A.C. 11:1-37.14(a)(1), (3), (4) and (5)

**NOW, THEREFORE, IT IS on this 23 day of March, 2026,**

ORDERED, that pursuant to the provisions of N.J.S.A. 17:22B-14(a), Respondents shall appear and show cause why their public adjuster licenses should not be revoked by the Commissioner; and

IT IS FURTHER ORDERED, that Respondents shall appear and show cause why the Commissioner should not assess civil penalties of up to \$2,500.00 for the first violation and up to \$5,000.00 for each subsequent violation, pursuant to the provisions of N.J.S.A. 17:22B-17 and the accompanying regulations due to their failure to comply with New Jersey's insurance laws and regulations; and

IT IS FURTHER ORDERED, that, pursuant to N.J.S.A. 17:22B-17 and the accompanying regulations, Respondents shall appear and show cause why they should not be subject to additional penalties, including restitution to their victims and reimbursement of the costs of investigation and prosecution by the Department of Banking and Insurance; and

IT IS PROVIDED that, Respondents have the right to request an administrative hearing, to be represented by counsel or other qualified representative, at their own expense, to take

testimony, to call or cross-examine witnesses, to have subpoenas issued and to present evidence or argument if a hearing is requested; and

IT IS FURTHER PROVIDED that, unless a request for a hearing is received within twenty (20) days of the service of this Order to Show Cause, the right to a hearing in this matter shall be deemed to have been waived by Respondents and the Commissioner shall dispose of this matter in accordance with law. A hearing may be requested by mailing the request to Matthew Gervasio, Supervising Investigator, New Jersey Department of Banking and Insurance, P.O. Box 329, Trenton, N.J. 08625 or by faxing the request to the Department at (609) 292-5337. A copy of the request for a hearing shall also be sent to Deputy Attorney General Dakar Ross at PO Box 117, Trenton, New Jersey 08625. The request shall contain:

- (A) Each Respondent's name, address, and daytime telephone number;
- (B) A statement referring to each charge alleged in this Order to Show Cause and identifying any defense intended to be asserted in response to each charge. Where the defense relies on facts not contained in the Order to Show Cause, those specific facts must be stated;
- (C) A specific admission or denial of each fact alleged in this Order to Show Cause. Where Respondent has no specific knowledge regarding a fact alleged in this Order to Show Cause, a statement to that effect must be contained in the hearing request. Allegations of this Order to Show Cause not answered in the manner set forth above shall be deemed to have been admitted; and
- (D) A statement requesting a hearing.



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Susan Ochs  
Acting Commissioner