

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
Garden State Public Adjusters Inc., Reference No.)	ORDER
1074893, Matthew J. Moore, Reference No. 3000651510)	

To: Garden State Public Adjusters Inc.	Matthew J Moore
34 South Maple Avenue	34 South Maple Avenue
Marlton, New Jersey 08053	Marlton, New Jersey 08053

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Garden State Public Adjusters Inc. (“Garden State PA”), currently licensed as a resident public adjuster business entity and Matthew J Moore (“Moore”) is licensed as a resident public adjuster, pursuant to N.J.S.A. 17:22B-5, may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Garden State PA and Moore (collectively, “Respondents”) are 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.11:37.1 to -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 provisions of the insurance law, including any rules promulgated by the Commissioner, or violate any law in the course of his, or its, dealing as a public adjuster; and

WHEREAS, pursuant to N.J.A.C.11:1-37.14(a)(4), a public adjuster shall not demonstrate his, or its, lack of integrity, incompetency, bad faith, dishonesty, financial irresponsibility, or untrustworthiness to act as a public adjuster;; and

WHEREAS, Respondents entered into a public adjuster contract with New Jersey insured, E.C., on October 8, 2021; and

WHEREAS, on January 7, 2022, Respondents recommended that the claim be submitted to appraisal and subsequently on May 5, 2022, E.C. executed the Appraisal Demand; and

WHEREAS, Respondents failed to submit the Appraisal Demand to the insurance company and only did so on February 15, 2023, after the New Jersey Department of Banking and Insurance intervention, in violation of N.J.A.C.11:1-37.14(a)(4); and

IT FURTHER APPEARING, that the Respondents:

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

WHEREAS, cause does exist under N.J.S.A. 17:22B-17 to impose a civil penalty for the aforementioned violation of the insurance laws of this State; and

WHEREAS, the Respondents have waived its right to a hearing on the aforementioned violations and consented to imposition of a civil penalty in the amount of two thousand and five hundred dollars (\$2,500); and

WHEREAS, this matter should be resolved upon the consent of the Parties without resort to a formal hearing; and

NOW, THEREFORE, IT IS on this 17 day of April, 2026

ORDERED AND AGREED, that the Respondents shall pay a fine totaling \$2,500 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 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 08625-0329


and

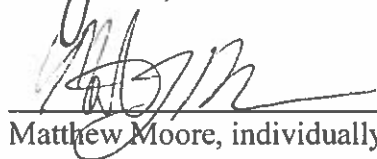
IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violation contained herein.



Susan Ochs
Acting Commissioner

Consented to as to Form,
Entry and Content

By:  _____ Date: 3/31/26
John Moore, owner of Garden State Public Adjusters Inc.

 _____ Date: 3-31-26
Matthew Moore, individually