

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 licenses of People's Choice Public ) CONSENT  
Adjusters, Reference No. 3001373258; and ) ORDER  
Noelle Renee Cobin, Reference No. 3001373122 )

To: People's Choice Public Adjusters Noelle Renee Cobin  
157 Bridgeton Pike 157 Bridgeton Pike  
Ste 200 #166 Ste 200 #166  
Mullica Hill, New Jersey 08062 Mullica Hill, New Jersey 08062

This matter, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon information that People's Choice Public Adjusters ("People's Choice") and Noelle Renee Cobin ("Cobin"), may have violated the insurance laws of the State of New Jersey; and

WHEREAS, People's Choice and Cobin (collectively the "Respondents") are currently licensed as public adjusters pursuant to N.J.S.A.17:22B-5; and

WHEREAS, Respondents are subject to the Public Adjusters' Licensing Act, N.J.S.A.17:22B-1 to -20, (the "Public Adjuster's Act"), and the regulations governing the licensing of public adjusters, N.J.A.C.11:1-37.1 to -19; and

WHEREAS, pursuant to N.J.S.A. 17:22B-14(a)(1) and N.J.A.C.11:1-37.14(a)(1), 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-14(a)(4) and N.J.A.C. 11:1-37.14(a)(4), no public adjuster shall demonstrate their incompetency, lack of integrity, bad faith, dishonesty, financial irresponsibility, or untrustworthiness to act as a public adjuster; and

WHEREAS, pursuant to N.J.A.C. 11:1-37.13(b)(3)(ii), a written memorandum or contract between a licensed public adjuster and an insured shall contain 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. 11:1-12.2(a), active officers shall be held individually responsible for all insurance related conduct of the corporate licensee; and

WHEREAS, pursuant to N.J.A.C.11:1-37.15(b), no other licensed individual or organization shall advertise, display or conduct any business as a public adjuster using the legal or business name of any person whose license has been suspended or revoked.

WHEREAS, pursuant to N.J.A.C. 11:1-37.14(a)(17), the Commissioner may suspend or revoke the license of a public adjuster if the licensee has committed any other act, or omission which the Commissioner determines to be inappropriate conduct by a licensee of this State; and

WHEREAS, Cobin is the sublicensee of People's Choice; and

WHEREAS, Respondents entered into twenty-four public adjuster contracts with New Jersey insureds, from June 30, 2021 to October 1, 2025, for adjustment of insurance claims; and

WHEREAS, the twenty-four written public adjuster contracts failed to include a list of services to be rendered, in violations of N.J.A.C.11:1-37.13(b)(3)(ii); and

WHEREAS, Cobin permitted her mother, Shannon Bellamy ("Bellamy"), to assist in the adjustment of all the twenty-four claims for People's Choice, despite Bellamy's

public adjuster license had been revoked effective March 9, 2021, in violation of N.J.A.C. 11:1-37.13(b)(3)(ii), N.J.A.C.11:1-12.2(a) and N.J.A.C.11:1-37.15(b); and

IT FURTHER APPEARING, that the Respondents:

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

WHEREAS, cause does exist under N.J.A.C. 11:1-37.14(a), to revoke the Respondents’ licenses; and

WHEREAS, the Respondents have waived their right to a hearing on the aforementioned violations and consent to revocation of their public adjuster licenses; 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 People's Choice Public Adjusters’ license, Reference No. 3001373258 and Noelle Renee Cobin, Reference No. 3001373122, are revoked pursuant to N.J.S.A. 17:22B-14(a)(4), and said licenses shall be immediately returned to the Department upon execution of this Consent Order by the Respondents; and

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

New Jersey Department of Banking and Insurance  
Attention: Thomas Stanley, Enforcement Manager  
9<sup>th</sup> Floor, Consumer Protection Services, Enforcement  
P.O. Box 329  
Trenton, New Jersey 08625-0329

and

IT IS FURTHER ORDERED AND AGREED, that pursuant to 11:1-37.16(a), no individual, firm, association or corporation whose license has been revoked and no firm or association of which the individual is an officer or director, shall be entitled to any license or renewal license under this subchapter for a period of one year after the revocation; 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.



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Susan Ochs  
Acting Commissioner

Consented to as to Form,  
Entry and Content

By: Noelle Cobin  
Noelle Renee Cobin, on behalf of  
People's Choice Public Adjusters

By: Noelle Cobin  
Noelle Renee Cobin, Individually

Date: 4/8/2026