

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	)	
public adjuster license of Funari Public Adjusters	)	CONSENT
LLC, Reference No. 3001951600 and Christopher	)	ORDER
Joseph Funari, Reference No. 1284254	)	

To:	Funari Public Adjusters LLC	Christopher Joseph Funari
	2951 South, 16 th Street	2951 South, 16 th Street
	Philadelphia, PA 19145	Philadelphia, PA 19145

THIS MATTER, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon information that Funari Public Adjusters LLC ("Funari PA"), currently licensed as a nonresident public adjuster business entity and Christopher Joseph Funari ("Funari"), currently licensed as a nonresident public adjuster, pursuant to N.J.S.A. 17:22B-5; may have violated various public adjuster laws of the State of New Jersey; and

WHEREAS, Funari PA and Funari (collectively the "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. 11:1-37.1 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 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 contract 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, Funari PA became licensed as a public adjuster on May 20, 2022; and

WHEREAS, during the period from 2018 through May 19, 2022, the Respondents issued sixty (60) public adjuster contracts for New Jersey claimants on behalf of Funari PA, 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 60 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 violations; and

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 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 fifteen thousand dollars (\$15,000.00); 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 13 day of July, 2026

ORDERED AND AGREED, that the Respondents pay a fine in the amount of \$15,000.00 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,” with an initial payment of \$7,500.00 due and payable immediately upon execution of this consent order by Respondent and one (1) subsequent monthly payment of \$7,500.00 due and payable on or before the 16th day of month thereafter; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order, together with the initial fine payment of \$ 7,500.00 and subsequent monthly payment shall be remitted to:

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

and;

IT IS FURTHER ORDERED AND AGREED, that in the event full payment of the civil penalty is not made in accordance with this Order, the Commissioner may exercise any and all

remedies available by law, including but not limited to, recovery of any unpaid penalties in summary proceedings, in accordance with the penalty enforcement law, N.J.S.A. 2A:58-10 to 12; 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, the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein; and

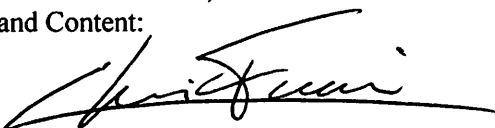
IT IS FURTHER ORDERED AND AGREED, that the Respondent shall cease and desist from engaging in the conduct that gave rise to this Consent Order.



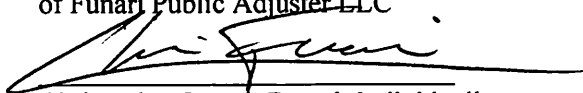
Susan Ochs
Acting Commissioner

Consented to as to Form,
Entry and Content:

By:



Christopher Joseph Funari, Sublicensee
of Funari Public Adjuster LLC



Christopher Joseph Funari, Individually

Date:

6/1/26