

MAR 8 2011

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY CB

In the Matter of:

**ROUGEMONT, LEONARD ADRIAN
aka LEN ADRIAN and PUBLIC
CLAIMS ADJUSTERS
& ASSOCIATES, INC.,**

Respondents.

No. 11A-031-INS

**ORDER TO CEASE
AND DESIST**

The Arizona Department of Insurance ("Department") has received evidence that **Leonard Adrian Rougemont aka Len Adrian and Public Claims Adjusters & Associates, Inc. (collectively "Respondents")** have unlawfully acted as an adjuster in the State of Arizona. Accordingly, the Director of Insurance of the State of Arizona (the "Director") makes the following Findings of Fact and Conclusions of Law and enters the following Order pursuant to A.R.S. § 20-1095.09(B).

FINDINGS OF FACT

1. Leonard Adrian Rougemont aka Len Adrian ("Rougemont") is not licensed with the Department as an adjuster.
2. Rougemont is not exempt from the licensing requirement.
3. Public Claims Adjusters & Associates, Inc. ("PCAA") is not registered as either a domestic or foreign corporation with the Arizona Corporation Commission. PCAA is not licensed with the Department as an adjuster. PCAA's address is 2415 E. Camelback Rd., Suite 700, Phoenix, Arizona 85016.
4. PCAA is not exempt from the licensing requirement.
5. On February 3, 2011, the Department received a complaint stating that Rougemont and PCAA contacted an Arizona consumer for adjuster services through an unsolicited e-mail. The e-mail held out PCAA as an adjuster who could adjust, investigate

1 or negotiate settlements of claims for roof damage arising under insurance contracts on
2 behalf of the insured. The e-mail named Len Adrian as the contact person.

3 **CONCLUSIONS OF LAW**

4 1. The Director has jurisdiction over this matter.

5 2. An adjuster means any person who for compensation, fee or commission
6 holds oneself out to adjust, investigate or negotiate settlements of claims arising under
7 insurance contracts on behalf of either the insurer or the insured, within the meaning of
8 A.R.S. § 20-321(A)(2).

9 3. Respondents are not exempt from the licensing requirement, within the
10 meaning of A.R.S. § 20-321(B).

11 4. Respondents' conduct, as alleged above, constitutes acting as or claiming to
12 be an adjuster without being licensed as an adjuster, in violation of A.R.S. § 20-321.01(A).

13 5. Grounds exist to issue a cease and desist order to Respondents for acting as
14 or claiming to be an adjuster without being licensed, within the meaning of A.R.S. §20-292
15 as applied to adjusters under A.R.S. § 20-321.02.

16 **ORDER**

17 IT IS THEREFORE ORDERED:

18 1. Respondents shall immediately cease and desist from unlawfully acting as or
19 claiming to be an adjuster.

20 2. This Order shall become effective immediately and shall remain in full force
21 and effect until otherwise stayed, modified, vacated or set aside.

22 **NOTICE OF OPPORTUNITY FOR HEARING**

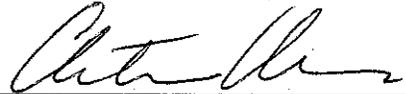
23 Pursuant to Title 20 of the Arizona Revised Statutes, Respondents are hereby
24 notified that they may request a hearing pursuant to A.R.S. § 20-161 to contest the order to
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1 cease and desist. Such a request must be in writing and received at the following address
2 within thirty (30) days from the date hereof:

3 Arizona Department of Insurance
4 2910 North 44th Street, Suite 210
5 Phoenix, Arizona 85012
6 ATTN: Director's Office

7 Upon receipt of a timely written request for hearing, the Director will issue an order
8 setting the time and place of the hearing.

9 DATED AND EFFECTIVE this 7th day of March, 2011.

10 
11 _____
12 CHRISTINA URIAS, Director
13 Arizona Department of Insurance

14 COPY of the foregoing mailed,
15 return receipt requested, this
16 8th day of March, 2011 to:

17 Leonard Adrian Rougemont
18 P.O. Box 5171
19 Glendale, Arizona 85312
20 Respondent

21 Public Claims Adjusters & Associates, Inc.
22 2415 E. Camelback Rd., Suite 700
23 Phoenix, Arizona 85016
24 Respondent

25 COPY of the foregoing mailed this
26 8th day of March, 2011 to:

Lynette Evans
Assistant Attorney General
1275 West Washington
Phoenix, Arizona 85007
Attorney for the Department

Leonard Adrian Rougemont
P.O. Box 5171

1 Glendale, Arizona 85312

Respondent

2 Public Claims Adjusters & Associates, Inc.

2415 E. Camelback Rd., Suite 700

3 Phoenix, Arizona 85016

Respondent

4 Gerrie Marks, Deputy Director

5 Mary E. Kosinski, Exec. Assistant for Reg. Affairs

6 Catherine M. O'Neil, Consumer Legal Affairs Officer

Mary Butterfield, Assistant Director

7 Charles Gregory, Investigations Supervisor

Arnold Sniegowski, Investigations

8 Department of Insurance

2910 North 44th Street, Suite 210

9 Phoenix, Arizona 85018

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12 Curvey Walters Burton

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