

OCT 24 2011

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY 

In the Matter of: )

UNIFIED CLAIMS ADJUSTERS, LLC )  
and FULGHAM, JACKSON )  
THURSTON, )

Respondents. )

Docket No. 11A-134-INS

ORDER TO CEASE  
AND DESIST

The State of Arizona, Department of Insurance ("Department"), has received evidence that **Unified Claims Adjusters, LLC and Jackson Thurston Fulgham** ("Respondents") have unlawfully acted as or held themselves out to be public adjusters 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 ARS §20-292.

**FINDINGS OF FACT**

1. United Claims Adjusters, LLC ("UCA") is not licensed and was not licensed at any material time as a public adjuster in Arizona nor is it exempt from the licensing requirement. UCA is licensed as a public adjuster in Texas.

2. Jackson Thurston Fulgham ("Fulgham") is not licensed and was not licensed at any material time as a public adjuster in Arizona nor is he exempt from the licensing requirement. Fulgham is licensed as a public adjuster in Texas. Fulgham is the Officer/Director of UCA.

3. On June 24, 2011, Andrea Housden ("Housden"), an Arizona resident, filed a complaint with the Department stating that she was unable to obtain a complete copy of the

1 UCA adjuster contract or a settlement statement from UCA, including a breakdown of the  
2 amounts they were charging her for the settlement of her claim.

3 4. On April 11, 2011, UCA entered into a "Public Adjuster Representation  
4 Standard Contract Agreement" ("Agreement") with Housden to act as her public adjuster in  
5 adjusting and negotiating settlement of her October 5, 2010, hail storm claim.

6 5. The Agreement included the following statement: "Unified Claims Adjusters LLC  
7 and its representatives are licensed public adjusters and can assist in the settlement of your  
8 property claim."

9 6. On August 9, 2011, the Department subpoenaed records of UCA related to its  
10 activities as an adjuster and holding itself out to be an adjuster in Arizona. UCA's response  
11 was due on August 22, 2011.

12 7. On August 11, 2011, UCA received the subpoena. To date, they have failed to  
13 respond to the subpoena.

14 **CONCLUSIONS OF LAW**

15 1. The Director has jurisdiction over this matter.

16 2. Adjuster is defined to mean any person who for compensation, fee or  
17 commission either adjusts, investigates or negotiates settlement of claims arising under  
18 insurance contracts on behalf of either the insurer or the insured or holds oneself out to  
19 perform such a service, within the meaning of A.R.S. § 20-321(1)(a).

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

22 4. Respondents are not exempt from licensure under ARS § 20-321(1)(b).  
23



1 COPY of the foregoing mailed  
return receipt requested this  
2 24th day of October, 2011, to:

3 Jackson Thurston Fulgham  
Unified Claims Adjusters, LLC  
4 2810 Canton Street  
Dallas, TX 75226  
5 Respondents

6 COPY of the foregoing mailed  
24th day of October, 2011, to:

7 Lynette Evans, Assistant Attorney General  
8 1275 West Washington  
Phoenix, Arizona 85007  
9 Attorney for the Department

10 Jackson Thurston Fulgham  
Unified Claims Adjusters, LLC  
11 2810 Canton Street  
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12 Respondents

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