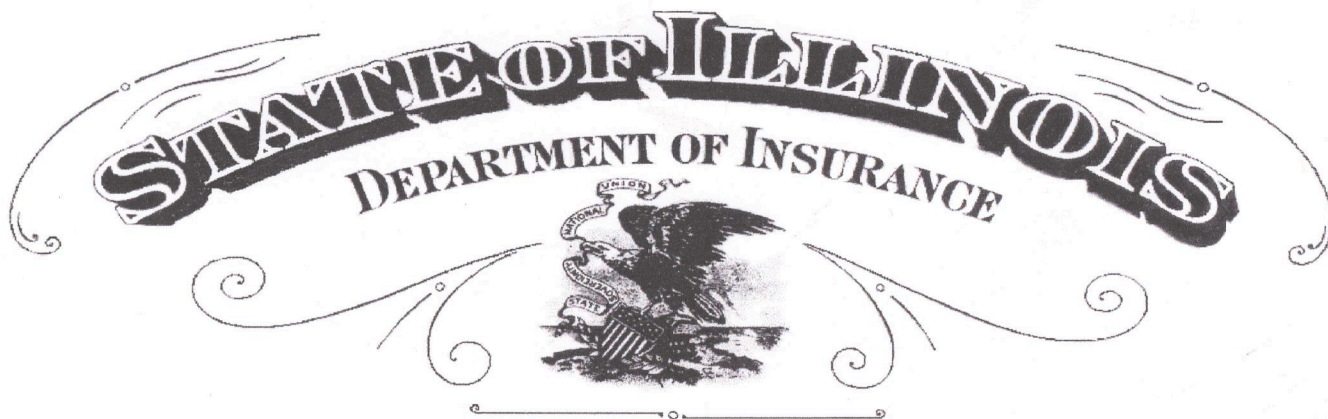




**IN THE MATTER OF THE
LICENSING OF:**

**JUAN ZERMENO CERVANTES
NPN: 22258327**

STIPULATION AND CONSENT ORDER

WHEREAS, the Illinois Department of Insurance ("Department") is an agency of the State of Illinois. The Department has the authority, through the Director of Insurance ("Director"), to enforce the provisions of the Illinois Insurance Code 215 ILCS 5/1 *et seq.*, including the authority to impose any penalty or remedy provided by the Illinois Insurance Code against any person who is under investigation for or charged with a violation of the Illinois Insurance Code or a violation of the Department's rules under Title 50 of the Illinois Administrative Code.

WHEREAS, Juan Zermeno Cervantes ("Applicant"), National Producer Number 22258327, applied for a public adjuster license pursuant to Article XLV of the Illinois Insurance Code 215 ILCS 5/1505 *et seq.*;

WHEREAS, Section 1520(a) of the Illinois Insurance Code (215 ILCS 5/1520(a)) requires applicants to declare under penalty of refusal, suspension, or revocation of the license that the statements made in the application are true, correct, and complete to the best of their knowledge and belief;

WHEREAS, the Applicant is aware Section 1520(b) of the Illinois Insurance Code (215 ILCS 5/1520(b)) requires the Director of Insurance ("Director") must find that the Applicant has not committed any act that is a ground for denial, suspension, or revocation set forth in Section 1555 of the Illinois Insurance Code (215 ILCS 5/1555) before approving the application;

WHEREAS, the Applicant is aware of the actions, steps and remedies which the Director is authorized to take pursuant to Section 1555 of the Illinois Insurance Code (215 ILCS 5/1555);

WHEREAS, the Applicant is advised that the Department of Insurance (“Department”) has caused an investigation to be commenced to determine whether or not such causes and conditions exist as would authorize the Director to take such actions and steps or pursue such remedies as are provided in 1555 of the Illinois Insurance Code (215 ILCS 5/1555); and

WHEREAS, failure to criticize specific practices and/or procedures does not constitute approval thereof by the Illinois Department of Insurance; and

WHEREAS, the Applicant is aware of and understands the nature of this investigation, the allegations, and his various rights in connection therewith, including the right to counsel, notice, hearing, and appeal under Section 1555 of the Illinois Insurance Code (215 ILCS 5/1555) and Part 2402 of Title 50 of the Illinois Administrative Code (50 Ill. Admin. Code 2402).

NOW THEREFORE, IT IS AGREED by and between the Applicant and the Director of Insurance as follows:

The Licensee waives their rights to notice and a hearing under Section 1555 of the Illinois Insurance Code (215 ILCS 5/1555).

To stipulate that the Director alleges the following:

On June 15, 2026, the Applicant submitted an Illinois resident public adjuster application on which Question #1A asked, “Have you ever been convicted of a misdemeanor, had a judgement withheld or deferred, or are you currently charged with committing a misdemeanor?” The Applicant answered “No.”

On February 8, 2019, in the Circuit Court of the Nineteenth Judicial Circuit, Lake County, Illinois, for Case Number 18CM00000758, the Applicant was convicted of Battery/Makes Physical Contact, a Class A Misdemeanor, and was sentenced to 24 months of probation along with additional terms and conditions.

By the above action, the Applicant has provided incorrect and materially untrue information in the license application and attempted to obtain a license through misrepresentation or fraud which are grounds for levying a civil penalty pursuant to Section 5/1555(a)(1) and (3) of the Illinois Insurance Code. (215 ILCS 5/1555(a)(1) and (3)).

For the purpose of resolving all matters raised by the investigation, as identified in the above stipulations, and without the necessity of an administrative hearing, the Applicant enters into this Stipulation and Consent Order.

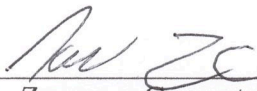
NOW THEREFORE, IT IS HEREBY ORDERED by the undersigned Director, pursuant to Section 1555 of the Illinois Insurance Code (215 ILCS 5/1555), that the Applicant:

- A. Shall ensure all information provided on license applications and insurance related documents, in this and any other state in which a license is held, is true and accurate; and

- B. Shall be assessed a civil penalty in the amount of \$500.00, payable to the Director of Insurance, State of Illinois within 30 days of the entry date of this Order; and
- C. Shall be issued a public adjuster license upon payment of the \$500.00 civil penalty.

A material violation of the above Stipulation and Consent Order shall subject the Applicant to further administrative action pursuant to Sections 1555 and 407.2 of the Illinois Insurance Code (215 ILCS 5/1555 and 215 ILCS 5/407.2).

Nothing contained herein shall prohibit the Director from taking any and all appropriate regulatory actions as set forth in the Illinois Insurance Code and Title 50 of the Illinois Administrative Code concerning any violation of any provisions of this Stipulation and Consent Order or any provisions of the Illinois Insurance Code or Department regulations.



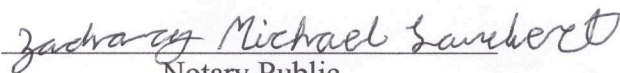
Juan Zermeno Cervantes, Applicant

State of Illinois)
County of Lake) SS

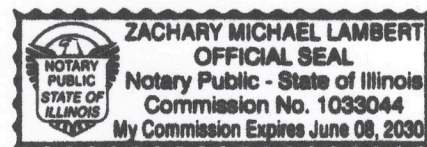
Subscribed and sworn to

before me this 18th day of September, 2026

Zachary Michael Lambert



Notary Public



DEPARTMENT OF INSURANCE
State of Illinois

Date: September 28, 2026



Ann Gillespie
Director

