STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
BUREAU OF INSURANCE

***In re*: Claim Warrior, LLC**	
National Producer No. 21178742 **Maine License No. AFN491600** **Docket No. INS-26-202**	**CONSENT AGREEMENT AND PROBATIONARY LICENSING ORDER**

Claim Warrior, LLC ("Claim Warrior"), a licensed nonresident adjusting firm, the Maine Superintendent of Insurance ("Superintendent"), and the Office of the Maine Attorney General ("Attorney General") hereby enter into this Consent Agreement pursuant to 10 M.R.S. § 8003(5)(B) to resolve, without an adjudicatory proceeding, violations of the Insurance Code for which the Superintendent may impose discipline pursuant to 24-A M.R.S. §§ 12-A, 1417, and 1420-K.

STATUTORY AUTHORITY

1. Under 24-A M.R.S. §§ 12-A, 1417, and 1420-K, the Superintendent may issue a warning, censure, or reprimand to a licensee, may suspend, revoke or refuse to renew the license of a licensee, may impose conditions of probation on the licensee, may levy a civil penalty, or may take any combination of such actions, for violating any insurance laws, or violating any rule, regulation, subpoena, or order of the Superintendent.

2. Pursuant to 10 M.R.S. § 8003(5)(B), the Superintendent may resolve a matter by entering into a consent agreement with a licensee and with the agreement of the Attorney General.

STATEMENT OF FACTS

3. The Superintendent is the official charged with administering and enforcing Maine's insurance laws and regulations, and the Bureau of Insurance ("Bureau") is the administrative agency with such jurisdiction. The Superintendent has jurisdiction over this matter pursuant to 24-A M.R.S. §§ 12-A and 211.

4. Claim Warrior is a licensed resident adjusting firm of Nevada and has a National Producer Number of 21178742.

5. Claim Warrior was first licensed as a nonresident adjusting firm in Maine on August 13, 2024.

6. On January 1, 2025, the Bureau sent Claim Warrior an email notification to the firm's email address of record advising the firm in large, bolded font "YOUR LICENSE IS DUE FOR RENEWAL." This email stated that the firm's license was due for renewal on April 1, 2025 and contained an attachment with instructions for payment of renewal fees.

7. The Bureau received no response from Claim Warrior to this January 1, 2025 email.

8. On April 15, 2025, the Bureau sent Claim Warrior an email notification to the firm's email address of record advising the firm in large, bolded font, "YOUR LICENSE RENEWAL IS OVERDUE." This email stated that the firm's license was due for renewal on April 1, 2025 and contained a notice that assessed a late fee and explained that the firm's license would be terminated on June 30, 2025, if full payment was not received by that date.

9. The Bureau received no response to this April 15, 2025 email and did not receive Claim Warrior's renewal fee and late fee before the June 30, 2025 deadline.

10. On June 30, 2025, Claim Warrior's Maine nonresident adjusting firm license was cancelled due to nonrenewal.

11. After this cancellation, Claim Warrior continued to advertise on its website that it was a "Maine Public Adjuster You Can Trust" and Claim Warrior's website continued to include the section "Maine Public Adjuster" in its service area.

12. During this timeframe, Claim Warrior's website also contained the claims, "Trusted by 50,000+ Maine Property Owners for Over 30 Years," and "On average, our clients receive a 712% larger payout on their insurance claims."

13. Additionally, Claim Warrior's website contained comparisons between "Claim Warrior" and "Other Attorney." The website also contained a map of Maine with geographically inaccurate locations marked for the following towns: Caribou, Bangor, Waterville, Augusta, Portland, and Sanford, implying that it has business locations in those cities.

14. Claim Warrior's website also claimed a 4.8-star Google Reviews rating.

15. On December 23, 2025, the Bureau contacted Claim Warrior to request information regarding its apparent operation without a license and the underlying documentation supporting the claims on its website.

16. On December 27, 2025, Claim Warrior responded to the Bureau's inquiry and stated that Claim Warrior had handled six separate claims for a combined total of nine Maine consumers after the firm's license was cancelled, before learning on December 12, 2025, that its license had been cancelled.

17. In this December 27, 2025 response, Claim Warrior also stated that the claim that the firm had been trusted by 50,000+ Maine property owners for over 30 years ". . .was intended as a generalized marketing description and not as a literal representation that Claim Warrior LLC itself has directly provided public adjusting services to more than 50,000 Maine consumers or has been operating as an entity for over 30 years in the State of Maine."

18. This response additionally stated that "Claim Warrior LLC does not hold itself out as licensed attorneys, nor does it currently employ licensed attorneys in the State of Maine," but stated

that a portion of their online traffic ". . . originates from broadly used search terms such as 'insurance claim attorney.'"

19. Claim Warrior further explained regarding the inaccurate map of Maine, "The map displaying six cities marked with stars was intended to illustrate general service areas rather than physical office locations. To avoid any potential confusion, I have instructed our designer to revise the map to ensure it accurately reflects our operational footprint. At this time, Claim Warrior LLC maintains a single office location in the State of Maine." As of March 5, 2026, this map still contained the six inaccurately marked Maine cities.

20. On January 9, 2026, the Bureau requested additional information, including information regarding the Google Reviews rating and the claim that clients received a 712% higher payout **on average.**

21. On January 15, 2026, Claim Warrior responded to this inquiry and advised that the Google Reviews information could be viewed by searching specifically for "Claim Warrior Las Vegas review." These Google Reviews are associated with "ClaimWarrior" and are not associated with search results for "Claim Warrior" or with Claim Warrior's "Maine Public Adjuster" webpage.

22. In addition, Claim Warrior advised the Bureau in its January 15, 2026 response that the language on its website reading, "On average, our clients receive a 712% larger payout on their insurance claims" had been revised to "Our clients have received a 1,293.1% increase on their insurance claims." However, as of March 5, 2026, this website language instead reads, "On average, our clients receive a 1,293.1% larger payout on their insurance claims." Additionally, the language on Claim Warrior's "Maine Insurance Lawyer Alternative" webpage reads, "On average, our Maine clients receive payouts that are 1,293.1% higher on their fire, storm, and water damage insurance claims compared to the initial offer." These rephrased claims are not supported by the documentation that Claim Warrior has provided to the Bureau.

VIOLATIONS OF LAW

23. As set forth in paragraphs 10 and 16, Claim Warrior purported to be, acted as, and advertised itself to be an adjusting firm holding a Maine license, which it did not, in violation of 24-A M.R.S. §§ 1411, 1413(1), 1417, and 1420-K(1)(B)(H).

24. As set forth in paragraphs 12 through 22 Claim Warrior published numerous assertions, representations, and statements with respect to the business of insurance that are untrue, deceptive, and misleading, each in violation of 24-A M.R.S. §§ 2152, 2154, 1417, and 1420-K(1)(B)(H).

COVENANTS

25. Claim Warrior agrees to the Statement of Facts and Violations of Law and that it is subject to disciplinary action.

26. No later than ten (10) business days after executing this Consent Agreement, Claim Warrior shall remove all assertions, representations, and statements with respect to the business of insurance that are untrue, deceptive, and misleading on its website, including but not limited to the specific assertions, representations, and statements identified in paragraphs 12 through 22. In addition, any similar misleading information in any other electronic marketing, including social media marketing, and print marketing, must be corrected within ten (10) business days of executing this Consent Agreement.

27. No later than twenty (20) business days after executing this Consent Agreement, Claim Warrior shall submit a report to the Bureau outlining all corrective actions taken to comply with the requirements in paragraph 26. This report shall include a summary of the corrective actions taken, a listing of all marketing materials used in Maine or used to reach Maine consumers since January 1, 2025, and a link to all webpages and social media pages Claim Warrior has used in its marketing efforts since January 1, 2025.

28. Claim Warrior agrees to the imposition of a civil penalty of Fifteen Thousand U.S. Dollars ($15,000) payable in six (6) monthly installments of Two Thousand Five Hundred U.S. Dollars ($2,500) each. Each installment will be due on the first of the month beginning with July 1, 2026, and ending with December 1, 2026. Each installment shall be made by a check payable to "Treasurer of the State of Maine" and submitted to the Superintendent. Claim Warrior understands and agrees that a failure to complete payment in accordance with this paragraph constitutes a violation of this agreement and a violation of an order of the Superintendent.

29. Claim Warrior agrees that its Maine nonresident adjusting firm license will be placed on probation for a period lasting one (1) year from the date of entry of this Order as evidenced by the Superintendent's signature. During this one (1) year probationary period, Claim Warrior is subject to the following conditions:

    a. Claim Warrior shall not engage in any marketing or advertising containing assertions, representations, and statements with respect to the business of insurance that are untrue, deceptive, or misleading.

    b. Claim Warrior shall abide by all Maine insurance laws and regulations, including, but not limited to, Maine laws and regulations regarding advertising, competence, and other licensing requirements.

    c. Claim Warrior shall immediately (in no less than twenty-four (24) hours) report to the Bureau any complaint against the firm relating to its conduct in the business of insurance.

30. This one (1) year probationary period is assessed in lieu of the Superintendent revoking Claim Warrior's nonresident adjusting firm license or otherwise restricting this license under 24-A M.R.S. §§ 1417 and 1420-K. Should Claim Warrior fail to adhere to any of the above terms, nothing in this agreement limits the Superintendent's authority to revoke Claim Warrior's nonresident adjusting firm license upon these grounds or to take any other available action.

31. Claim Warrior shall take all steps necessary to comply with the Maine Insurance Code and shall continue to cooperate with all Bureau requests for information.

32. Nothing in this Consent Agreement shall affect the rights or interests of any person who is not a party to this Consent Agreement.

33. This Consent Agreement is not subject to appeal. Claim Warrior waives any further hearings or appeals regarding the matters that are the subject of this Consent Agreement.

34. This Consent Agreement constitutes an Order of the Superintendent. A violation of its terms is enforceable by the Superintendent pursuant to 24-A M.R.S. §§ 12-A and 211.

35. The effective date of this Consent Agreement is the date of the Superintendent's signature.

36. This Consent Agreement may be modified only by a written agreement executed by all of the parties hereto. Any decision to modify, continue, or terminate any provision of this Consent Agreement is at the discretion of the Superintendent and the Attorney General.

37. This Consent Agreement is a public record subject to the provisions of the Maine Freedom of Access Act, 1 M.R.S. §§ 401 through 410, and will be available for public inspection and copying pursuant to 1 M.R.S. § 408-A.

38. This Consent Agreement is an adverse action and will be reported to the Regulatory Information Retrieval System ("RIRS") database at the National Association of Insurance Commissioners ("NAIC").

39. Claim Warrior agrees that it has read this Consent Agreement, that it understands this Consent Agreement, that it has reviewed the statutory provisions set forth herein, that it understands its right to consult with counsel before signing this Consent Agreement, and that it enters into this Consent Agreement voluntarily and without coercion of any kind from any person.

40. In consideration of Claim Warrior's execution of and compliance with the terms of this Consent Agreement, the Superintendent and Attorney General agree to forgo pursuing against Claim Warrior any further disciplinary measures or other civil or administrative sanctions arising under the Maine Insurance Code concerning the specific, admitted conduct described in this Consent Agreement. However, should Claim Warrior violate any provision of this Consent Agreement, it may be subject to any available sanction for the violation.

CLAIM WARRIOR, LLC

Dated: 6-18-2026

Name: Chingiz Aghayev
Title: Owner

THE OFFICE OF THE MAINE ATTORNEY GENERAL

Dated: JUNE 22, 2026

/s/ Thomas C. Sturtevant, Jr.

Thomas C. Sturtevant, Jr.
Assistant Attorney General

THE MAINE SUPERINTENDENT OF INSURANCE

Dated: June 23, 2026

Timothy N. Schott

Timothy N. Schott
Acting Superintendent of Insurance