

**STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

**Before the Director of the Department of Insurance and Financial Services**

In the matter of:

**Aleksandr Guldshadt**  
System ID No: 1232766

**Enforcement Case No. 25-18350**

Respondent.

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**Issued and entered  
on, November 3, 2025,  
by Anita G. Fox  
Director**

**ORDER FOR SUMMARY SUSPENSION OF INSURANCE ADJUSTER LICENSE AND  
NOTICE OF OPPORTUNITY FOR HEARING**

Pursuant to Section 92(2) of the Administrative Procedures Act, MCL 24.292(2), and Section 1242(4) of the Michigan Insurance Code (Code), MCL 500.1242(4), and the attached FINDINGS OF FACT AND CONCLUSIONS OF LAW that demonstrate the necessity for emergency action in order to protect the public health, safety, and welfare:

**IT IS THEREFORE ORDERED THAT:**

1. The insurance adjuster license currently held by Respondent Aleksandr Guldshadt (Respondent), through which he holds himself out to the public as an insurance adjuster, including through his association with National Insurance Claims Advocates (NICA), and engages in the business of adjusting loss or damage under a policy of insurance, is **SUMMARILY SUSPENDED**.
2. A copy of this Order shall be immediately served upon Respondent. This Order shall be effective upon the date of service.
3. If requested by Respondent, a hearing on this matter shall be promptly commenced. The hearing shall address whether the suspension should be continued or withdrawn and will be presided over by an administrative law judge from the Michigan Office of Administrative Hearings and Rules. The Director shall announce her decision within 30 days after the conclusion of the hearing.
4. This Order shall remain in effect until further order of the Director. The Director retains jurisdiction of

the matters contained within and the authority to issue such further Orders as shall be deemed just, necessary, and appropriate.



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Anita G. Fox  
Director

**ADVICE OF RIGHTS DURING CIVIL ADMINISTRATIVE LICENSING PROCEEDINGS**

The Department of Insurance and Financial Services has initiated civil administrative proceedings that may affect license(s) issued to you by the Department. If you choose to participate in these proceedings, you may be asked questions and you may be asked to produce information and documents related to the issues involved in the civil administrative proceeding. However, under the Fifth Amendment to the Constitution of the United States, you cannot be compelled to answer questions or give information or documents that might incriminate you in any way.

You have the right to remain silent. Anything that you say during this civil administrative proceeding and any information or documents you provide during this civil administrative proceeding may be used against you in a criminal prosecution. A criminal prosecution may be initiated against you at any time. You have the right to seek the assistance of an attorney of your choosing at any time, including at any time before you answer any questions or provide any information or documents requested by the Department during this proceeding. You are entitled to exercise these rights at any time during this civil administrative proceeding.

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**FINDINGS OF FACT AND CONCLUSIONS OF LAW**

1. At all relevant times, Respondent Aleksandr Guldshadt, a.k.a. Alex Gold and/or Alex Gould (Respondent) was a licensed non-resident adjuster for the insured with qualifications in Fire and Other Hazards.
2. Respondent is affiliated with National Insurance Claims Advocates (NICA), which is registered as an adjusting firm with DIFS. Respondent is the only public adjuster affiliated with NICA in Michigan.
3. Information derived from an investigation conducted by DIFS Staff, which is set forth below, demonstrates that Respondent violated the Code on numerous occasions, demonstrated a lack of good moral character, failed to maintain the standards required for initial licensing, and engaged in a pattern or practice that poses a threat of financial loss and/or significant negative financial ramifications to the public.
4. Emergency action is necessary to protect the public health, safety and welfare, as DIFS has significant concerns that Respondent diverted client's insurance settlement proceeds, had an improper affiliation with a contractor, and made intentional and knowing misrepresentations to further his misconduct. Respondent's capacity to engage in the business of adjusting loss or damage under a policy of insurance with the moral character that is required by the Michigan Insurance Code (Code) for current and future customers is therefore in serious doubt. The Director lacks confidence that Respondent intends to act in good faith as an adjuster, possesses good business reputation, and possesses good moral character to act as an adjuster, as required by Section 1224(3) of the Code, MCL 500.1224(3). The factual basis that gives rise to the Director's concerns is set forth below:
  - a. At all relevant times set forth herein, Evolve Construction & Restoration (Evolve) has been a General Contractor business with a primary place of business in the State of California. Respondent has been listed as the CEO of Evolve on Evolve's California corporate filings, and he is listed as the registered agent on Evolve's Michigan Corporate filings. Evolve's website lists fire restoration as part of the contractor services it provides.
  - b. On or about April 11, 2024, TL submitted a complaint to DIFS alleging that an individual associated with Evolve solicited work to repair hail damage on TL's home and they concealed the fact that the work would be completed via a public adjusting

contract with Respondent. TL also purported he was unable to get ahold of anyone associated with Respondent, NICA, or Evolve to cancel his public adjusting contract. The public adjusting contract TL provided to DIFS was not signed by Respondent. DIFS investigated and corroborated TL's complaint.

- c. On or about October 26, 2024, DIFS received a complaint from DI about Respondent. DI alleged NICA, working with Evolve, never completed the repair work agreed upon, and DI was unable to contact anyone at NICA about the status of his home repairs or his insurance claim proceeds. DI also alleged NICA continued to retain the insurance proceeds check from his claim even though the repair work was not finished. NICA nonetheless told DI's insurance company that the repair work was completed. DIFS confirmed that at least one of the checks issued by DI's insurer for his claim was made out to DI, DI's wife, and NICA. NICA endorsed the checks without obtaining DI's or DI's wife's endorsement. DIFS also confirmed Respondent continued trying to claim DI's insurance settlement while DI was actively disputing the status of his repair request.
- d. On or about October 31, 2024, Respondent responded to DIFS' inquiry about DI's complaint and alleged he returned DI's claims check to DI on or about September 11, 2024. However, in correspondence between DI and Respondent that was provided by DI, a representative for NICA acknowledged that a refund had not been provided to DI as of October 10, 2024. Further, DI did not confirm that he received the refund from Respondent until January 2025, which is after DIFS began investigating Respondent.
- e. DIFS identified a pattern of Respondent refuting the claims that he was not responsive to consumers' complaints/requests for refunds by providing DIFS undated correspondences with his customers. At least some of the undated correspondences Respondent provided to DIFS contradict other evidence DIFS obtained about Respondent's interactions with his customers.
- f. On or about December 12, 2024, BJ filed a complaint with DIFS alleging Respondent acted as his public adjuster without his knowledge and that NICA failed to respond to BJ's inquiries or requests for refunds. DIFS confirmed that the public adjusting contract BJ entered into was incomplete. DIFS also confirmed BJ's insurer issued claim checks to NICA even though BJ hired his own contractor and paid out of pocket for his roof repair, and that NICA negotiated the checks without obtaining endorsements from B.J. or B.J.'s wife while BJ was disputing Respondent's right to claim the checks.
- g. DIFS confirmed Respondent's public adjusting claims often inflated repair costs, as the cost of repair estimates from Evolve on claims adjusted by Respondent were consistently much higher than the quote provided by the insurers' adjuster. In total, DIFS found estimates associated with Respondent's customers were 37% more than the insurers' adjuster's estimate even though Respondent had less than a 33% success rate for insurers paying his public adjuster customers' claims. Additionally, Evolve charged Respondent's customer(s) excessive cancellation fees if they used

a different contractor, even when Evolve and Respondent performed no work for the customer. As a representative example, after BJ unknowingly contracted with Respondent through Evolve, BJ sought to use a different contractor. BJ found his own contractor and paid the contractor out of pocket for the repair work. Evolve quoted BJ over \$1,000.00 more than BJ paid to the contractor he found himself. Respondent only provided BJ a refund of his insurance settlement proceeds after DIFS contacted Respondent about BJ's complaint, and Respondent, through his affiliation with Evolve, claimed to be entitled to a \$5,567.88 cancellation fee because BJ cancelled his repair work with Evolve. Notably, the cancellation fee Evolve purported it was entitled to was approximately 35% of the entire claim amount and NICA stopped responding to DIFS' inquiries about BJ's complaint after DIFS requested it produce information about BJ's insurance proceeds.


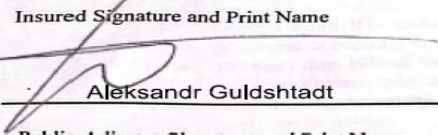
- h. As set forth herein, Respondent financially benefited from Evolve's increased repair costs and/or cancellation fee(s) due to his affiliation with Evolve.
- i. DIFS contacted two insurance companies that paid claims to insureds through a public adjusting contract with Respondent and NICA. Both the insurers received multiple complaints that Respondent and/or NICA stopped responding to the insureds after they entered into a public adjusting contract.
- j. DIFS obtained the checks the insurers issued to NICA and their insureds. DIFS confirmed that many of the checks were negotiated by NICA without an endorsement from the insureds, even though the checks were made payable to NICA, the insured, and the insured's spouse.
- k. DIFS confirmed with 12 Michigan consumers that they had entered into public adjusting contracts with Respondent after being presented with the contract by individuals who claimed to work with Evolve. Respondent was listed as the public adjuster on the contracts even though none of the customers met Respondent, and the nature of the public adjusting contract they entered into had either been misrepresented or concealed. Some of the complainants reiterated DI's and BJ's complaint that Respondent improperly retained their insurance claim proceeds.
- l. On or around November 2024, a Senior Investigator with DIFS contacted Respondent about the misconduct identified herein. Respondent told the investigator he does not partner with contractors, and he stated his only affiliation with Evolve was that Evolve occasionally referred customers to NICA. Respondent failed to disclose he had been listed as the CEO of Evolve on Evolve's corporate filings in California, or that he is listed as Evolve's registered agent in Michigan. Additionally, the information Respondent provided to DIFS contradicts the information on some of Respondent's public adjusting contracts, as the contracts explicitly state Respondent intended to refer his customers to a contractor to which he was financially connected:

**FULL FINANCIAL INTEREST DISCLOSURE**

Aleksandr Guldshadt ("Public Adjuster") commonly refers Insureds to \_\_\_\_\_ ("Referred Contractor") for construction work. Referred Contractor shares similar ownership with Public Adjuster, meaning that the Public Adjuster financially benefits from sums paid to Referred Contractor.

If the Insured retains Referred Contractor to perform construction work related to the Insured's claim, Public Adjuster waives the fee that would otherwise be charged to the Insured and from which the Public Adjuster is normally paid for his or her work on behalf of the Insured. In these cases, the Public Adjuster is paid by Referred Contractor 35% of the total value of the required construction work or a fee of \$ \_\_\_\_\_ which will be provided to the insured upon request and kept in Public Adjuster entity records for the Michigan Department of Commerce review.

By executing below, Insured and Public Adjuster specifically agree to be bound by this Agreement. Insured hereby acknowledges that the Public Adjuster that solicited this Agreement has signed below.

	12-31-23	1:00
Insured Signature and Print Name	Date	Time
	12/31/23	2:00 pm
Public Adjuster Signature and Print Name	Date	Time

- m. Respondent entered into more than twenty-five (25) public adjusting contracts with insureds before October 19, 2023, which is when DIFS approved Respondent's public adjusting contract. Many of the unapproved contracts Respondent entered into contained a 35% fee. Additionally, the unapproved contract Respondent used disclosed that Respondent had a financial interest in the contractor company he recommended, and he would waive his fee if the customers used his contractor company, as depicted above. Respondent repeatedly used this contract despite Respondent's assertions that he did not partner with contractors.
  - n. On or about May 2, 2025, California's Department of Insurance (File No. LA 20200454) commenced administrative proceedings against Respondent's public adjuster license that, in part, mirrors the allegations contained herein. More specifically, California's Department of Insurance complaint alleged Respondent induced consumers into entering into a public adjusting contract without their knowledge, Respondent inappropriately profited from his ownership interest in contractor companies while acting as a public adjuster, Respondent failed to release insurance proceeds to consumers, and contractor services affiliated with Respondent failed to complete work for Respondent's public adjusting clients.
5. As licensees, Respondent knew or had reason to know that Section 4503(g)(i) of the Code, MCL 500.4503(g)(i), provides that a fraudulent insurance act includes diverting, attempting to divert, or conspiring to divert "funds of an insurer or of other persons in connection with any of the following:... (i) [t]he transaction of insurance or reinsurance." Here, Respondent violated MCL 500.4503(g)(i) by diverting and/or conspiring to divert insurance claim proceeds to a contractor business in which Respondent had a financial interest, diverting insurance claim proceeds by misrepresenting the nature of his businesses, and diverting insurance funds by misrepresenting the status of repair work.
6. As a licensee, Respondent knew or reasonably should have known that Section 1226(3) of the Code, MCL 500.1226(3), prohibits the retention by an adjuster of any payment for services that is in excess of 10% of the insurance settlement payments. By charging more than a 10% fee for adjusting insurance claims on behalf of insureds, as set forth above, Respondent violated MCL 500.1226(3).

7. As a licensee, Respondent knew or reasonably should have known that Section 2026(1)(b) of the Code, MCL 500.2026, provides that:

(1) Unfair methods of competition and unfair or deceptive acts or practices in the business of insurance, other than isolated incidents, are a course of conduct indicating a persistent tendency to engage in that type of conduct and include:

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(b) Failing to acknowledge promptly or to act reasonably and promptly upon communications with respect to claims arising under insurance policies.

Respondent engaged in unfair trade practices, as defined by MCL 500.2026(1)(b) by failing to acknowledge promptly or to act reasonably and promptly in response to its customers' requests about the status of their public adjusting contracts, repair work, and/or claims proceeds, as set forth above.

8. As a licensee, Respondent knew or reasonably should have known that Section 2003(1) of the Code, MCL 500.2003(1), provides that "[a] person shall not engage in a trade practice that is defined or described in this chapter or is determined under this chapter to be an unfair method of competition or an unfair or deceptive act or practice in the business of insurance." As set forth above, Respondent engaged in trade practices that are defined by MCL 500.2026(1)(b) as unfair methods of competition and unfair and deceptive acts or practices in the business of insurance. Accordingly, Respondent violated MCL 500.2003(1).

9. As a licensee, Respondent knew or reasonably should have known that Section 1226(1) of the Code, MCL 500.1226(1), provides:

An adjuster for an insured shall not employ a person to aid, directly or indirectly, in soliciting or adjusting a loss and shall not offer or pay a fee, commission, or other valuable consideration to a person to aid, directly or indirectly, in soliciting or adjusting a loss unless the adjuster regularly employs that person to so act for him or her and that person is licensed to act as an adjuster by the commissioner.

Respondent violated MCL 500.1226(1) by allowing unlicensed affiliates of Evolve to provide public adjusting services on behalf of Respondent and NICA, as set forth above.

10. As a licensee, Respondent knew or reasonably should have known that Section 1226(4) of the Code, MCL 500.1226(4), prohibits an adjuster for the insured from providing "his or her services to a client until the adjuster has contracted in writing, on a form approved by the commissioner, with the insured or his or her authorized representative." By entering into insurance adjusting contracts with insureds prior to having a contract approved by the Director, and by using a contract that was not approved by the Director, as set forth above, Respondent violated MCL 500.1226(4).

11. As a licensee, Respondent knew or reasonably should have known that Section 1224(3) of the Code, MCL 500.1224(3), provides, in part, that the Director may refuse to issue a license for applicants who do not possess good moral character or to individuals affiliated/connected with a fire repair contractor

(see MCL 500.1200 and MCL 338.41(1)), and that Section 1242(2) of the Code, MCL 500.1242(2), provides that the Director may suspend or revoke a license for any adjuster who fails to maintain the standards required for initial licensing. Respondent has provided a basis for suspension or revocation of his license pursuant to MCL 500.1242(2) because the conduct set forth above demonstrates that Respondent has failed to maintain the moral character standard required to obtain a public adjuster for the insured license and because Respondent is connected with Evolve, a fire repair contractor.

12. As set forth above, Respondent's actions demonstrate a pattern of behavior constituting a serious threat to the public.
13. The alleged conduct of Respondent, as set forth above, indicates that a summary suspension of licensure is appropriate and necessary in order to protect the public from further financial damage and other harm and to protect the public interest, as the public is at risk of Respondent continuing to divert insurance settlement proceeds through misrepresenting the nature of his work as a public adjuster and by misrepresenting his affiliation with contractors if Respondent's license is not summarily suspended.
14. The alleged conduct of Respondent indicates that he does not possess the requisite character and fitness to be engaged in the business of insurance and indicates that Respondent does not command the confidence of the public nor warrant the belief that Respondent will comply with the law.
15. A summary suspension of Respondent's insurance adjuster license is authorized by Section 92 of the Michigan Administrative Procedures Act of 1969, as amended, MCL 24.292, and Section 1242(4) of the Code, MCL 500.1242(4).