

STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
Department Of Business Regulation
Insurance Division
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

IN THE MATTER OF:	:	
	:	
CRAIG A. MARTIN	:	DBR No. 13-IN-071
	:	
RESPONDENT.	:	

CONSENT ORDER

It is hereby agreed between the Department of Business Regulation ("Department") and Craig A. Martin ("Respondent") as follows:

1. Respondent is the holder of insurance claim adjuster's license number 1082927 with workers compensation and property/casualty lines of authority. This license was first active on February 18, 1993 and is set to expire on May 31, 2015.
2. Respondent has previously entered into two Consent Agreements with the Department. The first assessed an administrative penalty of \$500 for acting as a public adjuster without a license. The second, assessed an administrative penalty of \$3,000 for failing to respond to the Department.
3. Respondent billed a client 10% of the total value of the loss less Consumer's deductible in violation of Regulation 43(10)(G). Respondent also represented that the insurer had issued a 1099 to him in that amount, a representation that was not true. Only when the provisions of Regulation 43(10)(G) were pointed out to Respondent by the Department was an invoice sent to the consumer based upon 10% of the amount actually received.

4. Respondent was using a contractual form in his public adjusting business that violated Insurance Regulation 43(10)(D) in that it did not include the provisions required by subsections (2), (3), (5), (6), (7), (8) and (9) and provided for a percentage of the total loss rather than the amount received in violation of 43(10)(G)
5. In investigation of this claim the Department further determined that Respondent was not providing a separate disclosure document to all consumers in violation of Insurance Regulation 43(10)(H).

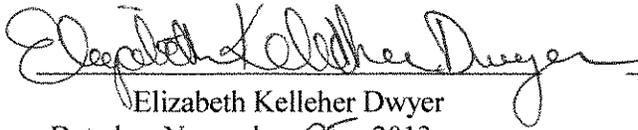
Based on the foregoing, Respondent and the Department have determined to resolve this matter without instituting further administrative proceedings and hereby agree to the following resolution:

Respondent shall undertake the following as delineated below in order to allow Respondent to maintain his License in good-standing.

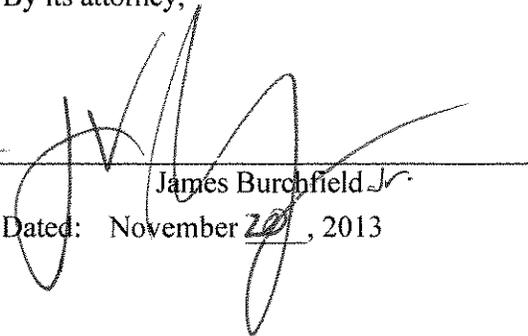
1. Pay an administrative penalty of four thousand five hundred dollars (\$4,500).
2. Respondent agrees to comply with all statutes and regulations governing his conduct as a public adjuster including but not limited to
 - a. invoicing based on actual payments received rather than total losses;
 - b. assuring that contracts meet all requirements of Insurance Regulation 43 or any subsequently enacted regulation or statute
 - c. not making misrepresentations in dealing with consumers and
 - d. providing a separate disclosure document to each consumer.

Department of Business Regulation
By it's Legal Counsel,

Respondent
By its attorney,


Elizabeth Kelleher Dwyer

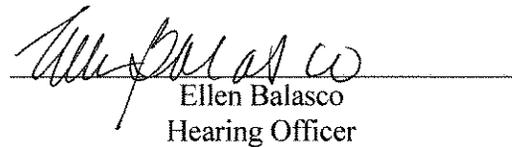
Dated: November 25, 2013


James Burchfield Jr.

Dated: November 20, 2013

I hereby approve of the foregoing Consent Order and recommend its adoption.

Dated November 25, 2013


Ellen Balasco
Hearing Officer

I have read the Hearing Officer's Decision and Recommendation in this matter, and I hereby

ADOPT
 REJECT
 MODIFY

the Decision and Recommendation.

Dated: November 26, 2013


Order # 13-060


Paul McGreevy
Director

THIS DECISION CONSTITUTES A FINAL ORDER OF THE DEPARTMENT OF BUSINESS REGULATION PURSUANT TO RHODE ISLAND GENERAL LAWS TITLE 42 CHAPTER 35. AS SUCH, THIS DECISION MAY BE APPEALED TO THE SUPERIOR COURT SITTING IN AND FOR THE COUNTY OF PROVIDENCE WITHIN THIRTY (30) DAYS OF THE DATE OF THIS ORDER. SUCH APPEAL, IF TAKEN, MAY BE COMPLETED BY FILING A PETITION FOR REVIEW IN SAID COURT.