

Mr. Jeffrey Michael Richard

Mr. Robert Kelly. Esq

Enclosed find the signed agreement I intended
to deliver with the check #1099 (\$4,500.00) mailed
to your attention on 10/26/23.
Thank you for your ongoing assistance.

John



The University of Vermont



MAURA HEALEY
GOVERNOR

KIM DRISCOLL
LIEUTENANT GOVERNOR

COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE
1000 Washington Street • Suite 810 • Boston, MA 02118-6200
(617) 521-7794 • FAX (617) 521-7475
<http://www.mass.gov/doi>

October 18, 2023

Jeffrey M. Richard
JMR Adjustment Service, Inc.
91 Main St.
Warren, RI 02885

via email

Re: JMR Adjustment Service, Inc.
SIU Investigation No. 10120

Dear Mr. Richard:

I represent the Massachusetts Division of Insurance ("Division") with regard to the above-captioned investigation. The Division has investigated JMR Adjustment Service, Inc. ("JMR") for conducting business while unlicensed in Massachusetts.

According to Division licensing records, JMR's public insurance adjuster license expired on or about May 29, 2022. JMR performed adjustment services for approximately 15 Massachusetts consumers during the period of its license lapse.

The Division alleges that JMR violated M.G.L. c.175, § 172 no less than 15 times by conducting business within the Commonwealth of Massachusetts while unlicensed as a public insurance adjuster. The penalty for each and every violation of M.G.L. c. 175, § 172 is a fine of not more than \$10,000.00.

The Division proposes to resolve this matter through a settlement if JMR agrees to waive its right to a hearing in this matter, agrees to cease and desist from the above-alleged conduct and pays a fine of \$4,500.00. This will be a reportable administrative action. If JMR chooses to accept the Division's offer, please sign this settlement letter where provided below and return it to my attention, together with a check made payable to the Commonwealth of Massachusetts, no later than November 1, 2023.

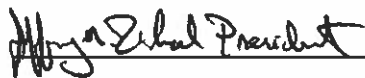
Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by November 1, 2023, the Division intends to file an Order to Show Cause and will notify you of the hearing date.

Thank you for your prompt attention to this matter. Should you have any questions or wish to discuss the matter further, I may be reached at (617) 521-7389- **voicemail only**.

Sincerely,

Robert J. Kelly, Esq.
Counsel to the Commissioner

SIGNED: JMR Adjustment Service, Inc.
by:

_____

Jeffrey M. Richard (printed name)

DATE: 10/20/23