



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
<http://www.mass.gov/doi>

MAURA HEALEY
GOVERNOR

KEVIN P. BEAGAN
ACTING COMMISSIONER OF INSURANCE

KIM DRISCOLL
LIEUTENANT GOVERNOR

via email

July 2, 2024

Abby Dodge
Performance Adjusting Public Insurance Adjusters, LLC
P. O. Box 41637
Providence, RI 02904

Re: Performance Adjusting Public Insurance Adjusters, LLC
SIU Investigation No. 10156

Dear Ms. Dodge:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. The Division has investigated Performance Adjusting Public Insurance Adjusters, LLC (“PAPI”) for conducting business while unlicensed in Massachusetts.

According to Division licensing records, PAPI’s public insurance adjuster license expired on or about December 26, 2022 and was renewed on or about March 18, 2024. PAPI performed adjustment services for approximately 30 Massachusetts consumers during the period of the license lapse.

The Division alleges that PAPI violated M.G.L. c.175, § 172 no less than 30 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 PAPI 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 \$6,500.00. This will be a reportable administrative action. If PAPI 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 July 26, 2024.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by July 26, 2024, 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: Performance Adjusting Public Insurance Adjusters, LLC

by: 

WILLIAM D'AMICO III (printed name)

DATE:

07/12/2024