

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
DEPARTMENT OF BUSINESS REGULATION
233 RICHMOND STREET
PROVIDENCE, RHODE ISLAND 02903**

IN THE MATTER OF:

**WILLIAM J. LUPINO and AAA PLUMBING,
HEATING AND CONTRACTING**

RESPONDENT.

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DBR No. 06-I-0117

It is hereby agreed between the Department of Business Regulation (“Department”) and William J. Lupino and AAA Plumbing, Heating And Contracting (“Respondents”) as follows:

1. Respondents do not hold and have not held insurance adjusters licenses pursuant to R.I.G.L. § 27-10-1 et seq.
2. The Department determined that Respondents entered into a contract with David V. Poshkus to represent Mr. Poshkus as a public adjuster in a claim presented to Andover Insurance Company. Respondents negotiated the claim with Andover and were paid twenty percent (20%) of the total settlement for this representation. Respondents failed to provide all services to Mr. Poshkus which they agreed to provide.
3. At no time during the representation referenced above were Respondents licensed as adjusters by the Department.
4. The Department determined that Respondents activity required a license pursuant to R.I.G.L. § 27-10-1 et seq.

WHEREFORE, based on the foregoing, Respondent and the Department have decided to resolve this matter without further administrative proceedings and hereby agree to the following resolution:

1. Respondents voluntarily waive their right to a hearing, voluntarily waive their right to appeal under R.I.G.L. § 42-35-9, admit the allegations in paragraphs 1 through 4 above are true and that they are willing to remedy the violation.
2. Respondent must:
 - A. Pay an administrative penalty totaling Five Hundred Dollars (\$500.00).
 - B. Not hold themselves out as public adjusters.
 - C. Cease and desist from engaging in any activity that requires a license pursuant to R.I.G.L. § 27-10-1 et seq.

Department of Business Regulation
By it's Legal Counsel,

Respondent

original signature on file
Elizabeth Kelleher Dwyer, Esq.

original signature on file

Dated: April 13, 2007

Dated: March 28, 2007