



**STATE OF RHODE ISLAND
DEPARTMENT OF BUSINESS REGULATION
1511 PONTIAC AVENUE, BUILDING 69-2
CRANSTON, RHODE ISLAND 02920**

IN THE MATTER OF:

**JUSTIN EDWARD BROCCOLI
RESPONDENT.**

DBR No.: 2026-IN-015

&

NPN No.: 8306004

CONSENT AGREEMENT

It is hereby agreed between the Department of Business Regulation (“Department”) and Justin Edward Broccoli (“Respondent”) as follows:

1. Respondent holds an active resident Rhode Island Motor Vehicle Damage Appraiser license (License# 2009741, NPN# 8306004) with an expiration date of May 31, 2028.
2. Respondent also holds an active resident Rhode Island Company/Independent Adjuster license (License# 2009741, NPN# 8306004) with an expiration date of May 31, 2027.
3. On July 22, 2026, a Criminal Complaint alleging thirty-six (36) felony counts of fraud and embezzlement was filed against Respondent in the Rhode Island Third Department District Court, *State v. Justin Broccoli*, Case No. 32-2026-04924.
4. Respondent’s arraignment hearing was held on July 22, 2026.
5. Respondent failed to notify the Division of Insurance (the “Division”) of the felony charges against him.



6. 230-RICR-20-50-3.10(B) and 230-RICR-20-50-4.14(b) required Respondent, as a licensed Motor Vehicle Damage Appraiser and Company/Independent Adjuster, to inform the Division of “any criminal prosecution ... taken in any jurisdiction” within “thirty (30) days of the initial pretrial hearing date.”

7. The Division considers that arraignment to have been the “initial pre-hearing date” identified in the regulation. Therefore, Respondent would have to report his criminal charges to the Division by August 21, 2026. The Division has yet to receive any report regarding criminal charges from Respondent.

AUTHORITY

8. R.I. Gen. Laws § 27-10-12 provides several bases for the Department to bring an action to revoke or suspend an insurance adjuster’s license including: “(2) Violating any insurance laws, or violating any regulation, subpoena, or order of the insurance commissioner or of another state’s insurance commissioner.”

9. R.I. Gen. Laws § 27-10.1-1(d) gives the authority to take action for suspension or revocation of any license “upon proof ... that the interests of the insurer or the interests of the public are not properly served under the license, or for cause.”

10. 230-RICR-20-50-3 gives the authority to take action for suspension or revocation of a motor vehicle damage appraiser license for “Using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in this state or in another place.”

11. R.I. Gen. Laws § 42-14-16(a)(1) provides that after a hearing, the Department can suspend a license, order the violator to cease such actions, or issue penalties for violations of Title 27 or regulations promulgated thereunder.



12. Pursuant to R.I. Gen. Laws § 27-10-12(e) “[t]he department shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by this chapter and § 42-14-16 against any person who is under investigation for, or charged with, a violation of this chapter or title even if the person’s license has been surrendered or has lapsed by operation of law.”

THEREFORE, 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:

- I. Respondent acknowledges the above referenced facts contained in paragraphs 1-5 and enters into this Consent Agreement to resolve this matter on the terms and conditions set forth herein.
- II. Respondent’s licenses will be listed in the Department’s records as “voluntarily surrendered.”
- III. By entering into this Consent Agreement, the Department does not waive its right to fully investigate the facts related to the criminal complaint and its underlying facts, the Department's right to object to a future application for licensure based on any resulting felony or other civil or criminal prosecution, or the Department's right to pursue any other related administrative action.
- IV. Waiver of Hearing and Appeal. By agreeing to resolve this matter through the execution of this Consent Agreement, Respondent knowingly and voluntarily waives any right to an administrative hearing and waive any right to pursue an appeal to the Superior Court under the Rhode Island Administrative Procedures Act, R.I. Gen. Laws § 42-35-1 et seq.



Respondent and Counsel for the Department hereby consent and agree to the foregoing the 27 day of October 2026.

Rhode Island Department of
Business Regulation
by its Legal Counsel

Mariel R. Garcia

Matthew Gendron, Esq.
Mariel R. Garcia, Esq.

Justin Edward Broccoli
Respondent

Justin Broccoli

Justin Edward Broccoli