

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the
Commissioner of Banking and
Insurance, State of New
Jersey, to fine Willie
Hopkins and Domicile
Consulting, unlicensed.

CONSENT ORDER

TO: Domicile Consultants
c/o Willie Hopkins
P.O. Box 1441
Burlington, NJ 08016

Willie Hopkins
P.O. Box 1441
Burlington, NJ 08016

This matter having been opened by Kenneth E. Kobylowski, Commissioner, New Jersey Department of Banking and Insurance ("Department"), upon information that Domicile Consultants and its CEO, Willie Hopkins (collectively "Respondents"), may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Respondents are subject to the New Jersey Public Adjusters' Licensing Act, N.J.S.A. 17:22B-1, et seq. ("Public Adjusters' Act"); and

WHEREAS, pursuant to N.J.S.A. 17:22B-2, a public adjuster or adjuster is defined as any individual, firm, association, or corporation who, or which, for money, commission, or any other thing of value, acts or aids in any manner on behalf of an insured in negotiating for, or effecting, the settlement of claims for loss of damage caused by, or resulting from, any accident, incident, or

occurrence covered under a property insurance policy, including, but not limited to, a flood, transit, inland marine, or ocean marine policy, or who, or which, advertises for, or solicits employment as an adjuster of those claims; and

WHEREAS, pursuant to N.J.S.A. 17:22B-3a, no individual, firm, association, or corporation shall act as an adjuster in this State unless authorized to do so by virtue of a license issued or renewed pursuant to the Public Adjusters' Act; and

WHEREAS, pursuant to N.J.S.A. 17:22B-3b, no adjuster shall act on behalf of an insured unless licensed as a public adjuster; and.

WHEREAS, pursuant to N.J.S.A. 17:22B-17, any person violating any provision of the Public Adjusters' Act shall, in addition to any other sanctions provided by law, be liable for a civil penalty of not more than \$2,500 for the first offense and not more than \$5,000 for the second and each subsequent offense; and

WHEREAS, Respondents have never been licensed as New Jersey public adjusters; and

WHEREAS, Domicile Consultants website includes a "Testimonial" from a former client, stating that with Respondents "assistance, I secured my Depreciation monies, and negotiated all Overage Cost with my Insurance Company and they paid"; and

WHEREAS, Domicile Consultants website includes an "About" section, which states that "[r]ealizing that homeowners are not equipped in most cases in compiling strong evidence concerning their damages cause[d] by unforeseen and catastrophic events, it became apparent that there needed to be a systematic formula in place to tackle the ongoing and tedious task of getting through the process of Remediation and Repairs required by each Insurer"; and

WHEREAS, on July 2, 2014, Respondents entered into a Consulting Service Agreement ("Agreement") with K.G. and D.G.; and

WHEREAS, pursuant to the Agreement, Respondents agreed to "start the estimate process of [K.G. and D.G.'s] damaged home or property as needed"; and

WHEREAS, at all relevant times, K.G. and D.G.'s home was insured by Liberty Mutual; and

WHEREAS, on July 6, 2014, Respondents copied a quote completed by another contractor, placed it on Domicile Consultant's letterhead, and submitted it to Liberty Mutual; and

WHEREAS, on August 17, 2014, Respondents e-mailed Liberty Mutual, stating that "after reviewing your roof inspector's note and conferencing with my clients, we agree that my clients['] entire roof needs repair along with a possible issue with the rear roof underlay materials showing signs of warping and disfigurement. This roofing issue poses a potential future problem to the

integrity of the roof overall. Contract will be hard press(ed) to issue a warranty on a roof that does not meet the integrity standards of a complete roofing work"; and

WHEREAS, Respondents acted as public adjusters, despite not being licensed pursuant to the Public Adjusters' Act, in violation of N.J.S.A. 17:22B-3a and 3b; and

WHEREAS, Respondents admit all of the allegations contained herein; and

WHEREAS, Respondents acknowledges that this matter should be resolved upon the consent of the parties without the filing of a Complaint, without resorting to a formal hearing on the aforementioned allegations set forth herein, and for good cause appearing; and

NOW, THEREFORE, IT IS on this ^{5th} day of ^{May}, 2015

ORDERED AND AGREED that Respondents admit to the violations of New Jersey insurance laws as described above; and

IT IS FURTHER ORDERED AND AGREED that Respondents will cease and desist acting as unlicensed public adjusters; and

IT IS FURTHER ORDERED AND AGREED that Respondents will modify their website and Consulting Service Agreement to remove references to acting as a public adjuster and to services that require licensure as a public adjuster; and


IT IS FURTHER ORDERED AND AGREED that any future violations of the New Jersey insurance laws by Respondents Willie Hopkins or Domicile Consultants shall be considered a subsequent violation of the Public Adjusters' Act; and

IT IS FURTHER ORDERED AND AGREED that, pursuant to N.J.S.A. 17:22B-17, Respondents shall pay \$1,000 in civil penalties to the Department for the aforementioned violations; and

IT IS FURTHER ORDERED AND AGREED that Respondents shall make payment in the amount of \$1,000 to the Commissioner due **immediately** upon execution of this Consent Order by Respondents. Payment shall be made by certified check, bank check, or money order payable to the "State of New Jersey, General Treasury," and shall be sent to:

Gordon A. Queenan, Deputy Attorney General
Banking and Insurance Section
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-0117

IT IS FURTHER ORDERED AND AGREED that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of allegations contained herein against Domicile Consultants and Willie Hopkins.

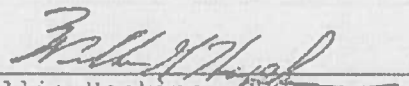


Peter L. Hartt
Director of Insurance

CONSENTED TO AS TO FORM, CONTENT, AND ENTRY:


By: 
Willie Hopkins

DATED: 4/28/15


Willie Hopkins, CEO
For Domicile Consultants

DATED: 4/28/15

JOHN J. HOFFMAN
ACTING ATTORNEY GENERAL OF NEW JERSEY

By: 
Gordon A. Queenan
Deputy Attorney General
Attorney for the New Jersey
Department of Banking and Insurance

DATED: 4/28/15