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Attorney General

A. RENÉ MARTIN – I.S.B. #3188  
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JAN 04 2013

Department of Insurance  
State of Idaho

*Attorneys for Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE  
OF THE STATE OF IDAHO**

STATE OF IDAHO, DEPARTMENT OF  
INSURANCE,

Complainant,

vs.

MATTHEW KOZLOWSKI, an Idaho non-  
resident insurance producer holding Idaho  
Non-resident Producer License No. 382731,

Respondent.

Docket No. 18-2819-12

**ORDER OF DEFAULT REVOKING  
IDAHO NON-RESIDENT PRODUCER  
LICENSE**

The Director of the Idaho Department of Insurance (Director), having reviewed the record on file herein; and it appearing therefrom that MATTHEW KOZLOWSKI, the Respondent herein, has been duly served with a copy of the "Complaint for Revocation of Idaho Non-resident Producer License" (Complaint) filed on November 30, 2012, by the Idaho Department of Insurance (Department) in this administrative proceeding, which Complaint, a copy of which is attached hereto as Exhibit A, alleged violations of the Idaho Insurance Code by

the Respondent; and further, as shown by the Affidavit of A. René Martin, Deputy Attorney General, on file in this proceeding, that the Respondent has failed to request a hearing or to otherwise dispute in writing the allegations set forth in such Complaint; and good cause appearing therefor,

NOW, THEREFORE, IT IS HEREBY ORDERED that Idaho Non-resident Producer License No. 382731 issued to MATTHEW KOZLOWSKI is HEREBY REVOKED.

IT IS FURTHER ORDERED that MATTHEW KOZLOWSKI shall immediately return Idaho Non-resident Producer License No. 382731 to the Idaho Department of Insurance at P.O. Box 83720, Boise, Idaho 83720-0043.

**IT IS SO ORDERED.**

DATED this 4th day of January, 2013.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
\_\_\_\_\_  
WILLIAM W. DEAL  
Director

**NOTICE REGARDING REPORTABLE PROCEEDINGS**

The foregoing is considered a reportable administrative proceeding. As such, it is a public record and is public information that may be disclosed to other states and reported to companies as to which the Respondent is actively appointed. This information will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the online searchable database of the Idaho Department of Insurance. The Respondent should be aware that this proceeding must be disclosed on any insurance license application and must be reported to any and all states in which the Respondent holds an insurance license.

### **NOTIFICATION OF RIGHTS**

This Order constitutes a final order of the Director. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The Director will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See*, Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) an order denying a petition for reconsideration; or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See*, Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal.

### **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this 4th day of January, 2013, I caused a true and correct copy of the foregoing ORDER OF DEFAULT to be served upon the following by the designated means:

Matthew Kozlowski  
East Coast Health Insurance  
3275 W. Hillsboro Blvd., Suite 309  
Deerfield Beach, FL 33442-9474

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile

  
Teresa Jones

LAWRENCE G. WASDEN  
Attorney General

A. RENÉ MARTIN – I.S.B. #3188  
Deputy Attorney General  
State of Idaho  
Department of Insurance  
P.O. Box 83720  
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NOV 30 2012  
Department of Insurance  
State of Idaho

*Attorneys for Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE  
OF THE STATE OF IDAHO**

STATE OF IDAHO, DEPARTMENT OF  
INSURANCE,

Complainant,

vs.

MATTHEW KOZLOWSKI, an Idaho non-  
resident insurance producer holding Idaho  
Non-resident Producer License No. 382731,

Respondent.

Docket No. 18-2819-12

**COMPLAINT FOR REVOCATION  
OF IDAHO NON-RESIDENT  
PRODUCER LICENSE**

COMES NOW the State of Idaho, Department of Insurance (Department), by and through its counsel, A. René Martin, Deputy Attorney General, to complain and allege as follows:

1. This administrative proceeding is brought under the provisions of the Idaho Insurance Code, Idaho Code § 41-101 *et seq.*, including Idaho Code § 41-1016, which authorizes the Department to initiate a contested case against an Idaho-licensed insurance producer, seeking

revocation of the insurance producer's license, as well as the imposition of administrative penalties, if the Director finds, as to the licensee, that any one (1) or more of the causes or violations enumerated in subsections (1)(a) through (n) of that section exist.

### **RESPONDENT**

2. MATTHEW KOZLOWSKI (the Respondent) is a resident of the state of Florida and is an Idaho-licensed insurance producer, currently holding Idaho Non-resident Producer License No. 382731. Such license was issued on July 15, 2011, and authorizes the Respondent to transact life and disability (health) insurance in Idaho.

### **FACTUAL ALLEGATIONS**

3. On or about September 5, 2012, the Department received notification from Golden Rule Insurance Company (Golden Rule), by letter dated August 30, 2012, of the termination for cause of the Respondent's appointment with Golden Rule. Included with such notification to the Department, Golden Rule provided a copy of its termination letter to the Respondent dated July 31, 2012, which letter detailed numerous complaints received by Golden Rule related to the omission of significant health history from applications for insurance submitted by the Respondent.

4. On or about October 4, 2012, the Commissioner of Insurance of the State of Kansas entered a Summary Order, in Docket No. 4503--SO, summarily revoking the Respondent's Kansas non-resident insurance agent's license, based in part on findings that the Respondent had used fraudulent, coercive, or dishonest practices and committed an insurance unfair trade practice while serving as agent for Golden Rule. Such order became effective October 22, 2012.

**COUNT ONE: REVOCATION OF THE RESPONDENT'S  
INSURANCE LICENSE IN ANOTHER STATE**

5. Paragraphs 1 through 4 above are incorporated fully herein by this reference.
6. Idaho Code § 41-1016(1)(i) provides that the Director of the Department of Insurance (Director) may revoke the Idaho license of an insurance producer whose insurance license is denied, suspended, or revoked in any other state.
7. The revocation of Respondent's insurance producer license in Kansas, as detailed in paragraph 4 above, constitutes cause for revocation of the Respondent's Idaho non-resident insurance producer license, pursuant to Idaho Code § 41-1016(1)(i).

**COUNT TWO: FAILURE TO REPORT ADMINISTRATIVE ACTION  
TAKEN IN ANOTHER JURISDICTION**

8. Paragraphs 1 through 7 above are incorporated herein by this reference.
9. Idaho Code § 41-1021(1) provides that a producer shall report to the Director any administrative action taken against the producer in another jurisdiction within thirty (30) days of the final disposition of the matter. The order described in paragraph 4 above is an administrative action required to be reported by the Respondent to the Department within thirty (30) days of the final disposition. The Respondent failed to report the administrative action described in paragraph 4 above as required by Idaho Code § 41-1021(1).
10. Idaho Code § 41-1016(1)(b) permits the Director of the Department to revoke the license of a producer who violates any provision of title 41, Idaho Code. The Respondent's failure to report the administrative action taken against his insurance license in Kansas, as referenced above, constitutes a violation of Idaho Code § 41-1021(1), authorizing the Director to revoke the Respondent's Idaho non-resident insurance producer license, pursuant to Idaho Code § 41-1016(1)(b).

### **REQUEST FOR RELIEF**

11. Based on the foregoing, and pursuant to Idaho Code § 41-1016(1)(b) and –(i), the Department prays that the Director enter an order revoking Idaho Non-resident Producer License No. 382731 held by the Respondent.

### **NOTICE OF RIGHT TO A HEARING**

THE RESPONDENT IS HEREBY NOTIFIED, pursuant to Idaho Code § 41-232A(2), that an answer to this complaint must be filed and served upon the Department within twenty-one (21) days after service of this Complaint. Failure to file and serve an answer upon the Department within the twenty-one (21) day time period shall be deemed a waiver of the opportunity for a hearing, pursuant to Idaho Code § 41-232A(2).

Any written request for a hearing shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

William W. Deal, Director  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720-0043

A copy shall also be provided to the Department's counsel in this matter, A. René Martin, Deputy Attorney General, at the following address:

A. René Martin  
Deputy Attorney General  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720-0043

DATED this 30<sup>th</sup> day of November, 2012.

STATE OF IDAHO  
OFFICE OF THE ATTORNEY GENERAL



A. RENÉ MARTIN  
Deputy Attorney General

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this 30<sup>th</sup> day of November, 2012, I caused a true and correct copy of the foregoing COMPLAINT FOR REVOCATION OF IDAHO NON-RESIDENT PRODUCER LICENSE to be served upon the following by the designated means:

Matthew Kozlowski  
East Coast Health Insurance  
3275 W. Hillsboro Blvd., Suite 309  
Deerfield Beach, FL 33442-9474

☒ first class mail  
☒ certified mail  
☐ hand delivery

Matthew Kozlowski  
3300 NE 191<sup>st</sup> Street, Apt. 1614  
Miami, FL 33180-2447

☒ first class mail  
☒ certified mail  
☐ hand delivery

Humana Insurance Company  
1100 Employers Boulevard  
Depere, WI 54115

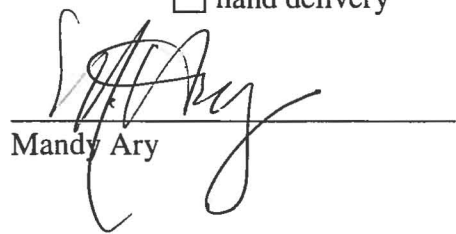
☒ first class mail  
☐ certified mail  
☐ hand delivery

Humanadental Insurance Company  
1100 Employers Boulevard  
Depere, WI 54115

☒ first class mail  
☐ certified mail  
☐ hand delivery

Kanawha Insurance Company  
210 South White Street  
Lancaster, SC 29720

☒ first class mail  
☐ certified mail  
☐ hand delivery



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