

STATE OF MAINE  
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION  
BUREAU OF INSURANCE

*In re:*

**MATTHEW KOZLOWSKI**  
**Maine License No. PRN204190**  
**National Producer No. 15818531**

**Docket No. INS-14-205**

**LICENSE REVOCATION  
NOTICE, ORDER,  
and  
OPPORTUNITY FOR  
HEARING**

**NOTICE TO MATTHEW KOZLOWSKI:**

Effective as of **March 18, 2014**, your Maine nonresident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for license revocation are as follows:

1. The State of Kansas revoked your insurance agent's license by Summary Order effective October 22, 2012, for having been terminated for cause by Golden Rule Insurance Company for omissions of significant health history from applications for insurance that you submitted on behalf of policyholders. This constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.
2. The following states have revoked your producer license for having been terminated for cause by Golden Rule Insurance Company, permitting unlicensed individuals to act as agents, failing to disclose revocations on a timely basis, and other violations: State of Idaho on January 4, 2013; Commonwealth of Kentucky on January 22, 2013; State of California on March 13, 2013; Commonwealth of Virginia on Mary 9, 2013; State of North Dakota on May 23, 2013; and State of South Carolina on September 3, 2013. Each of these revocations constitutes a separate ground for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.
3. You failed to report the license revocations by the State of South Carolina, the State of North Dakota, and the Commonwealth of Kentucky to the

Maine Superintendent of Insurance as required by 24-A M.R.S. § 1420-P(1), which also constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **March 18, 2014** pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

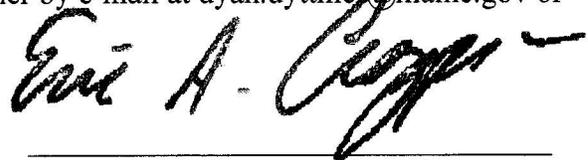
**Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation by a preponderance of evidence.**

**If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are whether you committed one or more of the violations listed above, and if so, the appropriate sanctions for those violations. The sanctions imposed after a hearing can include any available remedy under applicable laws, including the payment of civil penalties.**

**To request a hearing, you must notify the Bureau of Insurance in writing no later than March 18, 2014. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of the intended revocation of your license, you will lose your right to request a hearing on this matter, and your license revocation will be final and entered into Bureau records, in accordance with this Notice and Order.**

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Bureau staff Attorney Dyan M. Dyttmer, Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Dyttmer by e-mail at [dyan.dyttmer@maine.gov](mailto:dyan.dyttmer@maine.gov) or telephone at 207 624-8402.

February 12, 2014



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ERIC A. CIOPPA, Superintendent