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DEPT OF INSURANCE
BY 

State of Arizona

DEPARTMENT OF INSURANCE

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In the Matter of:)
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ZUBROD, MATTHEW KENNETH,)
(Arizona License # 7034))
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)
)
Respondent.)
)

No. 11A-037-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Matthew Kenneth Zubrod** ("Respondent") has violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Matthew Kenneth Zubrod ("Zubrod") is, and was at all times material, licensed with the Department as an Arizona resident accident/health, life, property and casualty producer, Arizona license number 7034, which expires on June 30, 2014.

2. Respondent's addresses of record are: 7025 E. Greenway Parkway, #520, Scottsdale, Arizona 85254 (business) and 8152 E. Maria Dr., Scottsdale, Arizona 85255 (mailing and residence).

3. On February 23, 2007, Allen and Betty Feldmann filed a Complaint in the Arizona Superior Court, Maricopa County, in Allen Feldmann and Betty Feldmann v. Matthew Zubrod, Suzanne Zubrod, Voight Insurance Services, Inc., Wallace Voight, Helen Voight and

1 John and Jane Does, I-X; ABC Corporation I-X, Docket Number CV2007-003384 ("CV2007-
2 003384).

3 4. On June 30, 2008, Defendant/Cross Claimant Voight Insurance Services, Inc.
4 filed "Cross-Claimant Voight Insurance Services, Inc.'s Motion for Summary Judgment on All
5 Counts Against Matthew Zubrod and Suzanne Zubrod" in CV2007-003384 ("Summary
6 Judgment Motion"). The Summary Judgment Motion requested summary judgment against
7 Matthew Zubrod for Breach of Contract, Fraud and Negligent Misrepresentation in the amount
8 of \$135,000.

9 5. On December 2, 2008, the Court filed a "Judgment re: Matthew Zubrod and
10 Suzanne Zubrod" in CV2007-003384 ("Summary Judgment Order"). The Summary
11 Judgment Order entered a judgment against Matthew Zubrod in the amount of \$135,000 on
12 Voight Insurance Service Inc.'s claims for fraud, negligent misrepresentation and breach of
13 contract.

14 6. On June 9, 2010, Zubrod submitted an online renewal application to the
15 Department (the "2010 Renewal Application").

16 7. Section C of the 2010 Renewal Application asks: Have you been convicted or
17 found guilty of, have you had a judgment made against you for, or have you admitted to, any
18 of the following that has not been previously disclosed in a written format by you to this
19 agency? . . . 6. Using fraudulent, coercive or dishonest business practices, including but not
20 limited to forgery, with intent to defraud? Zubrod answered "No" to this question.

21 **CONCLUSIONS OF LAW**

22 1. The Director has jurisdiction over this matter.
23

1 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
2 and admits the foregoing Findings of Fact and consents to the entry of the foregoing
3 Conclusions of Law and Order.


4 3. Respondent is aware of his right to notice and hearing at which he may be
5 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
6 waives his right to such notice and hearing and to any court appeals relating to this Consent
7 Order.

8 4. Respondent states that no promise of any kind or nature whatsoever, except as
9 expressly contained in this Consent Order, was made to him to induce him to enter into this
10 Consent Order and that he has entered into this Consent Order voluntarily.

11 5. Respondent acknowledges that the acceptance of this Consent Order by the
12 Director is solely to settle this matter against him and does not preclude any other agency,
13 including the Department, officer, or subdivision of this state or this agency from instituting civil
14 or criminal proceedings as may be appropriate now or in the future.

15 6. Respondent acknowledges that this Consent Order is an administrative action
16 that the Department will report to the National Association of Insurance Commissioners
17 (NAIC). Respondent further acknowledges that he must report this administrative action to
18 any and all states in which he holds an insurance license and must disclose this administrative
19 action on any license application.

20 4/5/11
Date




Matthew Kenneth Zubrod, Arizona License # 7034

22 COPIES of the foregoing mailed/delivered
23 this 12th day of April, 2011, to:

1 Matthew Kenneth Zubrod
8152 E. Maria Dr.
2 Scottsdale, Arizona 85255
Respondent

3 Mary E. Kosinski, Exec. Assistant for Reg. Affairs
4 Mary Butterfield, Assistant Director
Catherine M. O'Neil, Consumer Legal Affairs Officer
5 Steve Fromholtz, Licensing Supervisor
Department of Insurance
6 2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

7 
8 Curvey Walters Burton

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