

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	ORDER AND CONSENT TO ORDER
)	
JOHN M. STEPANEK)	
SALES AGENT # 00874)	DIVISION DOCKET NO.: 77458

Now comes the Iowa Insurance Division ("Division"), pursuant to the provisions of the Iowa Cemetery and Funeral Merchandise and Funeral Services Act – chapter 523A. The Division alleges that John M. Stepanek ("Stepanek") failed to file an annual report by a preneed seller in violation of Iowa Code § 523A.502A. Stepanek consents to the entry of this Order. Stepanek admits that the Iowa Insurance Division has personal jurisdiction over him and has subject matter jurisdiction over this matter.

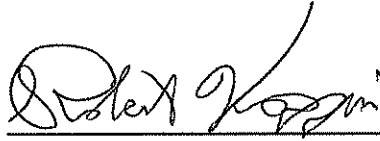
ORDER

WHEREFORE, IT IS ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code §§ 523A.501 et al., 523A.801, and 523A.805 that:

1. Stepanek shall provide the Division with the information necessary to comply with Iowa Code § 523A.502A within two weeks of the signing of this order.
2. Stepanek shall cease and desist violating Iowa Code chapter 523A and its rules for the acts described above or any other statutes or rules pursuant to chapter 523A.
3. Stepanek shall not be required to pay a civil penalty to the Division upon the signing of this Order.
5. Nothing contained in the Order shall in any way limit the right of the Division to institute administrative or legal action against Stepanek for any other past conduct or future activity in violation of Iowa laws or regulations.

Dated this 2nd day of August, 2012.

SUSAN E. VOSS
Iowa Insurance Commissioner

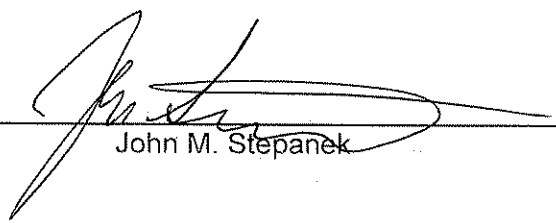
A handwritten signature in cursive script, appearing to read "Robert Koppin". The signature is written in black ink and is positioned above a horizontal line.

ROBERT KOPPIN
Enforcement Bureau Chief

CONSENT TO ORDER

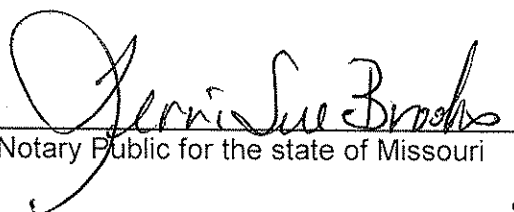
I, John M. Stepanek, have read, understood, and do knowingly consent to this Order in its entirety. By executing this consent, I understand that I am waiving my rights to a hearing, to confront and cross-examine witnesses, to produce evidence, and to judicial review. I also understand that this Order is considered final administrative action that shall be reported by the Division to the Central Registration Depository, if I am securities licensed, and, if I am insurance licensed, to the National Association of Insurance Commissioners and to all insurance companies with which I am actively appointed. I also understand that this Order is a public record under Iowa Code chapter 22 (2011), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(6)(c) (2011). I also understand that the information contained in the Order will be posted to the Division's web site and a notation will be made to my publicly available web site record that administrative action has been taken against me.

Dated this 31 day of July, 2012.



John M. Stepanek

Subscribed and sworn before me by John M. Stepanek on this 31st day of July, 2012.



Notary Public for the state of Missouri

