

FILED
MAY 05 2014
COMMISSION OF INSURANCE
INSURANCE DIVISION OF IOWA

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	ORDER OF SUSPENSION
)	FOR GOOD CAUSE
)	AS TO SELLER
ROBERT L. AND MICHELLE R.)	
DUGGER FUNERAL HOMES, LLC,)	
a preneed seller,)	
PS-00267 – 126492)	DIVISION FILE NO.: 83336
)	
and)	
)	
ROBERT LAMONTE DUGGER,)	
a sales agent,)	
SA-00649,)	
Respondents)	
)	

The Commissioner, after considering the allegations in the statement of charges and being fully advised in the premises, issues the following findings of facts and order of suspension pursuant to the provisions of the Iowa Cemetery and Funeral Merchandise and Funeral Services Act - Iowa Code Chapter 523A and Iowa Administrative Code Chapters 191-103, 105 & 106:

1. Robert L. and Michelle R. Dugger Funeral Homes, LLC, hereafter Seller, is a business entity with a last-known mailing address of 111 Luick's Lane South, Belmond, IA 50421.
2. The Division issued Seller a license as a preneed seller of funeral services on April 11, 2012 and assigned preneed seller number PS-00267 – 126492.
3. Seller is required to file an annual report with the Commissioner on or before April 1 each year pursuant to Iowa Code § 523A.204 and Iowa Administrative Rule 191-105.4(1).

4. The Iowa Insurance Division is investigating the Seller's failure to file annual reports with the Commissioner and remit fees as required by Iowa Code § 523A.204 and Iowa Administrative Rules 191-105.4(1).

5. Iowa Code § 523A.503(2) states that the Commissioner may, for good cause shown, suspend any license for a period not to exceed thirty days, pending investigation.

THEREFORE, IT IS HEREBY ORDERED that, pursuant to Iowa Code §§ 523A.204(5), 523A.503(2) and Iowa Administrative Rules 191-105.4(3), 105.6(8), and 106.2(3), that the preneed seller of funeral services license of Seller is hereby SUSPENDED for a period not to exceed thirty days from the date of this Order pending proceedings to determine whether Seller's license should be further disciplined after hearing in this matter.

Dated this 5 day of May, 2014.

Iowa Insurance Commissioner


NICK GERHART
Insurance Commissioner