

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	
)	ORDER AND CONSENT TO ORDER
)	
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)	

Now comes the Iowa Insurance Division (“Division”) 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. The Division alleges that Robert L. and Michelle R. Dugger Funeral Homes, LLC (hereafter “Seller”) and Robert LaMonte Dugger (hereafter “Agent”) failed to file an annual report with the Commissioner on or before April 1, 2014 and failed to remit required fees as stated in the Statement of Charges with Application for Suspension for Good Cause dated May 1, 2014 which is incorporated herein by reference. Seller and Agent consent to the entry of this Order. Seller and Agent admit that the Iowa Insurance Division has personal jurisdiction over them and has subject matter jurisdiction over this matter.

AGREEMENT

1. Censure of Preneed Seller license. Seller agrees to the censure of its preneed seller license in the state of Iowa based on the allegations made in this Order.

2. Censure of Preneed Sales Agent license. Agent agrees to the censure of his preneed sales agent license in the state of Iowa based on the allegations made in this Order.
3. Cease and Desist Order. Seller and Agent agree to cease and desist further violations of Iowa Code Chapter 523A and its rules.
4. Filing of Annual Report. Seller and Agent agree to file their respective annual report prior to or upon the signing of this Order.
5. Civil Penalty. Seller and Agent agree to the payment of \$500 each payable upon the signing of this Order.
6. Reinstatement of licenses. The Division agrees to reinstate Seller and Agent's licenses upon the signing of this Order by the Commissioner. Seller and Agent's licenses were suspended pursuant to an Order of Suspension dated May 5, 2014 which is incorporated herein by reference.

ORDER

WHEREFORE, IT IS ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code Chapter 523A that:

1. Seller is hereby censured.
2. Agent is hereby censured.
3. Seller and Agent shall cease and desist violating Iowa Code Chapter 523A and its rules.
4. Seller and Agent shall each file their respective annual report prior to or upon the signing of this Order.

5. Seller and Agent shall pay a civil penalty of \$500 each to the Division due upon the signing of this Order. The check totaling \$1,000 shall be made payable to the Iowa Insurance Division and remitted along with the signed Consent to Orders to the Iowa Insurance Division, Two Ruan Center, 601 Locust Street, 4th Floor, Des Moines, Iowa 50309 with attention to Robert Koppin, Enforcement Bureau Chief.

6. Seller and Agent's licenses shall immediately be reinstated.

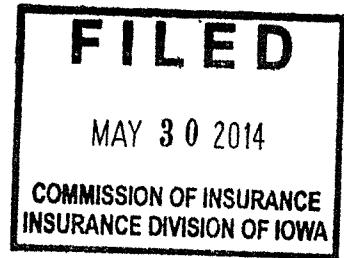
7. Nothing contained in this Order shall in any way limit the right of the Division to institute administrative or legal action against Seller and Agent for any other past conduct or future activity in violation of Iowa laws or regulations.

Dated this 28 day of May, 2014.

Iowa Insurance Commissioner



NICK GERHART
Insurance Commissioner



CONSENT TO ORDER

I, Robert LaMonte Dugger, being a duly authorized signatory, have read, understood, and do knowingly consent to this Order in its entirety. By executing this consent, I understand that I am waiving Robert L. and Michelle R. Dugger Funeral Homes, LLC's 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 securities licensed, and, if insurance licensed, to the National Association of Insurance Commissioners and to all insurance companies with which the entity is actively appointed. I also understand that this Order is a public record under Iowa Code Chapter 22 (2013), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(8)(d) (2013). 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 Robert L. and Michelle R. Dugger Funeral Homes, LLC's publicly available web site record that administrative action has been taken against it.

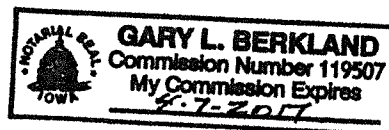
Dated this 23rd day of May, 2014.

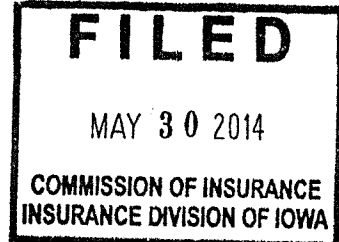
[Signature] Manager
Duly Authorized Signatory

Robert L. Dugger, Manager
Print Name

Subscribed and sworn before me by Robert L. Dugger on this 23rd day of May, 2014.

[Signature]
Notary Public for the state of Iowa





CONSENT TO ORDER

I, Robert LaMonte Dugger, 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 securities licensed, and, if 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 (2013), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(8)(d) (2013). 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 23rd day of May, 2014.

Robert LaMonte Dugger
Robert LaMonte Dugger

Robert LaMonte Dugger
Print Name

Subscribed and sworn before me by *Robert LaMonte Dugger* on this 23rd day of *May*, 2014.

Gary L. Berkland
Notary Public for the state of Iowa

