

RECEIVED  
MAY 29 2014  
COMMISSIONER OF INSURANCE  
INSURANCE DIVISION OF IOWA

**FILED**  
JUN 09 2014  
COMMISSION OF INSURANCE  
INSURANCE DIVISION OF IOWA

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF

KAREN S. JOHNSON,  
a sales agent,  
SA-00916,  
Respondent

ORDER AND CONSENT TO ORDER

DIVISION FILE NO.: 83415

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 Karen S. Johnson (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 7, 2014 which is incorporated herein by reference. Agent consents to the entry of this Order. Agents admit that the Iowa Insurance Division has personal jurisdiction over them and has subject matter jurisdiction over this matter.

**AGREEMENT**

- 1 Censure of Preneed Sales Agent license. Agent agrees to the censure of her preneed sales agent license in the state of Iowa based on the allegations made in this Order.
2. Cease and Desist Order. Agent agrees to cease and desist further violations of Iowa Code Chapter 523A and its rules.

3. Filing of Annual Report. Agent agrees to file their annual report prior to or upon the signing of this Order.
4. Civil Penalty. Agent agrees to the payment of \$500 payable upon the signing of this Order.
5. Reinstatement of licenses. The Division agrees to reinstate Agent's license upon the signing of this Order by the Commissioner. Agent's license was suspended pursuant to an Order of Suspension dated May 12, 2014.

### **ORDER**

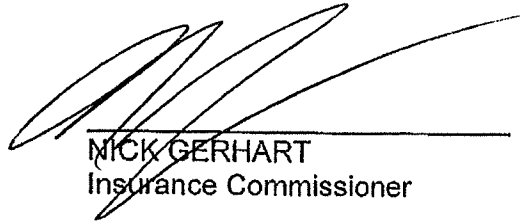
WHEREFORE, IT IS ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code Chapter 523A that:

1. Agent is hereby censured.
2. Agent shall cease and desist violating Iowa Code Chapter 523A and its rules.
3. Agent shall file the 2014 annual report contemporaneous with issuance of this Order.
4. Agent shall pay a civil penalty of \$500 to the Division contemporaneous with issuance of this Order. The check shall be made payable to the Iowa Insurance Division and remitted along with the signed Consent to Order to the Iowa Insurance Division, Two Ruan Center, 601 Locust Street, 4<sup>th</sup> Floor, Des Moines, Iowa 50309 with attention to John Leonhart, Enforcement Attorney.
5. Agent's license shall immediately be reinstated.

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

Dated this 9 day of <sup>June</sup> ~~May~~, 2014. <sup>16</sup>

Iowa Insurance Commissioner



NICK GERHART  
Insurance Commissioner




JOHN LEONHART  
Enforcement Attorney

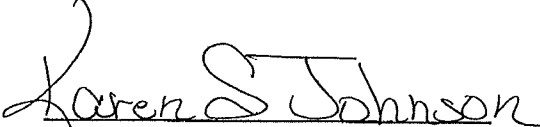
**CONSENT TO ORDER**

I, Karen S. Johnson, 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 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

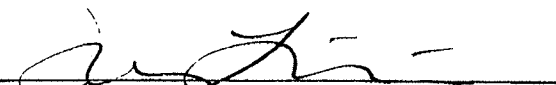
considered final administrative action that shall be reported by the Division to the Central Registration Depository, if securities licensed, and, if insurance licensed, to the National Association of Insurance Commissioners and to all insurance companies with which the entity is actively appointed. 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 my publicly available web site record that administrative action has been taken against it.

Dated this 21 day of May, 2014.

  
Karen S. Johnson

  
Print Name

Subscribed and sworn before me by Sarah Little on this 27  
day of May, 2014.

  
Notary Public for the state of Iowa

