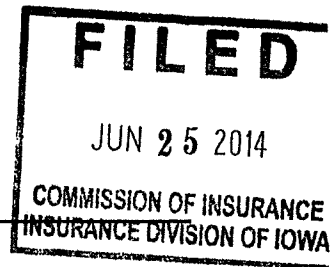


BEFORE THE IOWA INSURANCE COMMISSIONER



IN THE MATTER OF)	
)	
)	ORDER AND CONSENT TO ORDER
MISTY L. ROSENBERG,)	
a sales agent,)	
SA-00981,)	DIVISION FILE NO.: 83431
Respondent)	
)	

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 Misty L. Rosenberg (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 6, 2014 which is incorporated herein by reference. Agent cancelled her preneed sales agent license on June 5, 2014. Agent consents to the entry of this Order. Agent admits that the Iowa Insurance Division has personal jurisdiction over her 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. Agent agrees not apply for preneed sales agent license for three years. Agent agrees not to apply for a preneed sales agent license for a period of three years from the date this Order is signed by the Commissioner.

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 not apply for a preneed sales agent license for a period of three years from the date this Order is signed by the Commissioner.
4. 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 24 day of June, 2014.

Iowa Insurance Commissioner



NICK GERHART
Insurance Commissioner



Robert Koppin
Enforcement Bureau Chief

CONSENT TO ORDER

I, Misty L. Rosenberg, 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 24 day of June, 2014.

Misty L. Rosenberg
Misty L. Rosenberg

Misty L. Rosenberg
Print Name

Subscribed and sworn before me by Misty Rosenberg on this 24th day of June, 2014.

Sherry Lutz
Notary Public for the state of Iowa

