

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	
)	
LAHEY FUNERAL & CREMATION SERVICES,)	ORDER AND CONSENT TO ORDER
A preneed seller,)	
PS-00169,)	
)	
)	
COURTNEY DAWSON,)	DIVISION FILE NO.: 84470
a sales agent,)	
SA-00993,)	
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 Lahey Funeral and Cremation Services (hereafter "Preneed Seller") failed to file notice of appointment of Courtney Dawson (hereafter "Agent") with the Division. 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 October 17, 2014 which is incorporated herein by reference. Preneed Seller and Agent consent to the entry of this Order. Preneed Seller and Agent admit that the Iowa Insurance Division has personal jurisdiction over them and has subject matter jurisdiction over this matter.

AGREEMENT

1. Cease and Desist Order. Preneed Seller and Agent agree to cease and desist further violations of Iowa Code Chapter 523A and its rules.

2. Filing of Appointment. Preneed Seller agrees to file the appointment of Agent prior to or upon the signing of this Order.
3. Filing of Annual Report. Agent agrees to file her annual report prior to or upon the signing of this Order.
4. Civil Penalty. Preneed Seller and Agent agree to the payment of \$500 payable upon the signing of this Order.
5. Reinstatement of licenses. The Division agrees to reinstate Preneed Seller and Agent's licenses upon the signing of this Order by the Commissioner. Preneed Seller and Agent's licenses were suspended pursuant to an Order of Suspension dated October 27, 2014.

ORDER

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

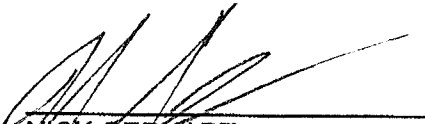
1. Preneed Seller and Agent shall cease and desist violating Iowa Code Chapter 523A and its rules.
2. Preneed Seller shall file the required appointment of Agent contemporaneous with the issuance of this Order.
3. Agent shall file the 2014 annual report contemporaneous with the issuance of this Order.
4. Preneed Seller and Agent shall pay a civil penalty of \$500 to the Division contemporaneous with the 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, 4th Floor, Des Moines, Iowa 50309 with attention to John Leonhart, Enforcement Attorney.

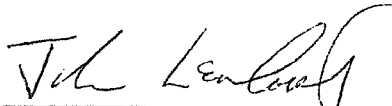
5. Preneed Seller and Agent's licenses shall immediately be reinstated.
6. Nothing contained in this Order shall in any way limit the right of the Division to institute administrative or legal action against Preneed Seller and Agent for any other past conduct or future activity in violation of Iowa laws or regulations.

Dated this 24 day of November, 2014.

Iowa Insurance Commissioner



NICK GERHART
Insurance Commissioner



JOHN LEONHART
Enforcement Attorney

CONSENT TO ORDER

I, Courtney Dawson, 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 our publicly available web site record that administrative action has been taken against me.

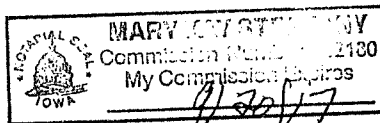
Dated this 17 day of November, 2014.

Courtney Dawson
Courtney Dawson

Courtney Dawson
Print Name

Subscribed and sworn before me by Courtney Dawson on this 17 day of November, 2014.

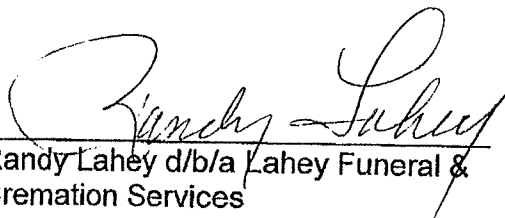
Mary Kay Steinhilber
Notary Public for the state of Iowa



CONSENT TO ORDER

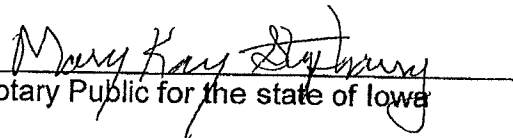
I, Lahey Funeral & Cremation Services, have read, understood, and do knowingly consent to this Order in its entirety. By executing this consent, I understand that I am waiving my rights to a hearing, to confront and cross-examine witnesses, to produce evidence, and to judicial review. I also understand 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 our publicly available web site record that administrative action has been taken against me.

Dated this 17 day of November, 2014.


Randy Lahey d/b/a Lahey Funeral &
Cremation Services

Randy Lahey
Print Name

Subscribed and sworn before me by Randy Lahey on this 17
day of November, 2014.


Notary Public for the state of Iowa

