

**BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS**

**IN THE MATTER OF  
ALDERWOODS (Arkansas) Inc  
DBA CALLISON-LOUGH FUNERAL HOME**

**AID NO. 2008- 073**

**CONSENT ORDER**

Now on this day Alderwoods Inc., dba Callison-Lough Funeral Home (“Company”) a licensee in the State of Arkansas to sell prepaid funeral benefits and Julie Benafield Bowman, Insurance Commissioner for the State of Arkansas (“Commissioner”) have reached an agreement to resolve without resort to an adjudicatory proceeding, the Company’s failure to comply with various provisions of the Arkansas Prepaid Funeral Benefits Law found in Ark. Code Ann. §23-40-101 et seq. These violations were identified in an examination of the Company’s records and are most recently documented in the Arkansas Insurance Department’s Report of Examination dated June 30, 2008. In this regard, the Commissioner and the Company hereby agree as follows:

**FINDINGS OF FACT**

1. That the Commissioner has jurisdiction over the Company and the subject matter involved herein.

2. That the Company is licensed to sell prepaid funeral benefits in Arkansas with its principal place of business located at 408 West Walnut, Rogers, Arkansas.
3. That the Company did not file its 2006 Annual Report with the Commissioner on or before March 15, 2007.
4. That the Company did not file its 2007 Annual Report with the Commissioner on or before March 15, 2008.
5. That the Company did not file in a timely manner its 2<sup>nd</sup> and 4<sup>th</sup> quarter reports for 2006, its 1<sup>st</sup> and 4<sup>th</sup> quarter reports for 2007, and its 1<sup>st</sup> quarter report for 2008.
6. That the Company did not file for approval by the Arkansas Insurance Department its most recent Sales Contract.
7. That the Company voluntarily waives its right to a hearing on this matter and consents to this Consent Order.

### **CONCLUSIONS OF LAW**

1. That pursuant to Ark. Code Ann. §23-40-119 (a), the Company was required to file its 2006 Annual Report with the Commissioner by March 15, 2007, and its 2007 Annual Report by March 15, 2008.
2. That pursuant to Ark. Code Ann. §23-40-119(d), the Company is required to file its Quarterly Reports forty-five (45) days after the end of each quarter.
3. That pursuant to Ark. Code Ann. §23-40-112, the Company is required to file for approval its sales contracts but did not do so.

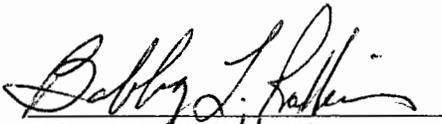
4. That the Company has violated Ark. Code Ann. §§23-40-119 and 23-40-112 and would be subject to the penalties set forth in Ark. Code Ann. §23-40-119(e) and §23-40-106(a)(1).

THEREFORE pursuant to the provisions of Ark. Code Ann. §23-61-103 and §23-61-109, the Commissioner hereby orders and the Company agrees:

1. The Company agrees to be timely with its filings in the future and shall pay as an administrative fine the amount of \$200 for its failure to submit its 2006 and 2007 Annual Reports in a timely manner and a fine of \$500 for its failure to file its Quarterly Reports in a timely manner
2. The Company agrees to properly file for approval any new sales contracts and shall pay as an administrative fine the amount of \$100 for its failure to file for approval its current sales contract.

IT IS SO ORDERED AND AGREED AS OF THIS 14th day of October

2008.



BOBBY L. ROBBINS  
ALDERWOODS (ARKANSAS) INC.,  
Dba CALLISON-LOUGH FUNERAL HOME



JULIE BENAFIELD BOWMAN  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS