

1. Person Completing the Survey?

		Response Percent	Response Count
Name (optional)		97.3%	36
Name of Entity (optional)		97.3%	36
answered question			37
skipped question			22

2. Material changes to the Department's rules, policies and procedures are communicated and explained to us in a timely fashion.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	27.1% (16)	62.7% (37)	3.4% (2)	0.0% (0)	6.8% (4)	1.97	59
answered question							59
skipped question							0

3. Headquarters staff is accessible.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	37.3% (22)	54.2% (32)	0.0% (0)	1.7% (1)	6.8% (4)	1.86	59
answered question							59
skipped question							0

4. Headquarters office staff provide timely and accurate feedback/answers.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	39.0% (23)	52.5% (31)	1.7% (1)	0.0% (0)	6.8% (4)	1.83	59
	answered question						59
	skipped question						0

5. Correspondence regarding routine business matters are handled in a prompt and effective manner.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	35.6% (21)	55.9% (33)	1.7% (1)	0.0% (0)	6.8% (4)	1.86	59
	answered question						59
	skipped question						0

6. What issues need to be addressed by the Department to improve the prepaid funeral contract or perpetual care cemetery industries in Texas?

	Response Count
	27
	answered question 27
	skipped question 32

7. What issues need to be addressed by the Department to reduce or minimize regulatory burden?

	Response Count
	25
answered question	25
skipped question	34

8. Other suggestions or comments regarding communication and correspondence.

	Response Count
	20
answered question	20
skipped question	39

9. The scope and goals of examinations are clearly communicated to management prior to the start of the examination.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	52.7% (29)	40.0% (22)	3.6% (2)	1.8% (1)	1.8% (1)	1.60	55
answered question							55
skipped question							4

10. Examiners' requests for information prior to and during the examinations are timely and reasonable.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	45.5% (25)	45.5% (25)	7.3% (4)	0.0% (0)	1.8% (1)	1.67	55
	answered question						55
	skipped question						4

11. The Examiner-in-Charge and the examination team acted in a professional and courteous manner during the examination.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	65.5% (36)	30.9% (17)	1.8% (1)	0.0% (0)	1.8% (1)	1.42	55
	answered question						55
	skipped question						4

12. Examiners adequately communicated with management throughout the examination.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	65.5% (36)	32.7% (18)	0.0% (0)	0.0% (0)	1.8% (1)	1.40	55
	answered question						55
	skipped question						4

13. Examiners appear to be informed of current industry issues and are adequately trained and qualified to examine the licensee.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	56.4% (31)	34.5% (19)	1.8% (1)	1.8% (1)	5.5% (3)	1.65	55
	answered question						55
	skipped question						4

14. In what areas, if any, do you feel examiners need additional training or education?

	Response Count
	16
	answered question 16
	skipped question 43

15. Examiners remained focused on the key issues confronting your company.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	47.3% (26)	41.8% (23)	1.8% (1)	3.6% (2)	5.5% (3)	1.78	55
	answered question						55
	skipped question						4

16. The examiners clearly and effectively communicated their findings and concerns at the exit meeting.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	56.4% (31)	40.0% (22)	0.0% (0)	1.8% (1)	1.8% (1)	1.53	55
	answered question						55
	skipped question						4

17. Conclusions regarding the company's condition were well supported.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	40.0% (22)	52.7% (29)	1.8% (1)	1.8% (1)	3.6% (2)	1.76	55
	answered question						55
	skipped question						4

18. Recommendations for corrective actions were reasonable.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	36.4% (20)	47.3% (26)	3.6% (2)	3.6% (2)	9.1% (5)	2.02	55
	answered question						55
	skipped question						4

19. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with examination policy?

	Response Count
	28
answered question	28
skipped question	31

20. The report of examination was received in a timely fashion.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	45.5% (25)	50.9% (28)	0.0% (0)	0.0% (0)	3.6% (2)	1.65	55
answered question							55
skipped question							4

21. The report of examination clearly communicated examination findings, and corrective actions management needs to take.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	50.9% (28)	45.5% (25)	0.0% (0)	0.0% (0)	3.6% (2)	1.60	55
answered question							55
skipped question							4

22. The tone and content of the report of examination were consistent with the exit meeting.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	50.9% (28)	45.5% (25)	0.0% (0)	0.0% (0)	3.6% (2)	1.60	55
answered question							55
skipped question							4

23. The examination was conducted without placing undue burden on the company.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	40.0% (22)	50.9% (28)	0.0% (0)	5.5% (3)	3.6% (2)	1.82	55
answered question							55
skipped question							4

24. The on-site time-frame for the examination was reasonable.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	47.3% (26)	49.1% (27)	0.0% (0)	1.8% (1)	1.8% (1)	1.62	55
answered question							55
skipped question							4

25. Other suggestions or comments regarding examination communication.

	Response Count
	16
answered question	16
skipped question	43

26. Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section

		Response Percent	Response Count
Yes		1.8%	1
No		98.2%	54
	answered question		55
	skipped question		4

27. The Legal Division is accessible in meeting my needs.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	0.0% (0)	22.2% (2)	0.0% (0)	0.0% (0)	77.8% (7)	4.33	9
	answered question						9
	skipped question						50

28. Responses are generally timely.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	0.0% (0)	22.2% (2)	0.0% (0)	0.0% (0)	77.8% (7)	4.33	9
	answered question						9
	skipped question						50

29. The content and substance of responses are appropriate.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	0.0% (0)	22.2% (2)	0.0% (0)	0.0% (0)	77.8% (7)	4.33	9
	answered question						9
	skipped question						50

30. The Legal staff handles my affairs professionally.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	0.0% (0)	22.2% (2)	0.0% (0)	0.0% (0)	77.8% (7)	4.33	9
	answered question						9
	skipped question						50

31. The process of handling requests is efficient.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	0.0% (0)	22.2% (2)	0.0% (0)	0.0% (0)	77.8% (7)	4.33	9
	answered question						9
	skipped question						50

32. Requests for information are reasonable.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	0.0% (0)	22.2% (2)	0.0% (0)	0.0% (0)	77.8% (7)	4.33	9
	answered question						9
	skipped question						50

33. The Department's web site for legal statutes, rules, and legal opinions is informative and easy to use.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	0.0% (0)	37.5% (3)	12.5% (1)	12.5% (1)	37.5% (3)	3.50	8
	answered question						8
	skipped question						51

34. Other suggestions or comments regarding the legal division.

	Response Count	
	1	
	answered question	1
	skipped question	58

35. Overall, Department personnel are responding satisfactorily to my needs.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	38.2% (21)	58.2% (32)	3.6% (2)	0.0% (0)	0.0% (0)	1.65	55
	answered question						55
	skipped question						4

36. Overall, my institution's communication with the Department is satisfactory.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	41.8% (23)	56.4% (31)	1.8% (1)	0.0% (0)	0.0% (0)	1.60	55
	answered question						55
	skipped question						4

37. I find the Department's web site easy to navigate.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	27.3% (15)	60.0% (33)	1.8% (1)	1.8% (1)	9.1% (5)	2.05	55
	answered question						55
	skipped question						4

38. I or my staff have visited the Department's website approximately XX times during the last 12 months.

	None	1 to 10	11 to 20	21 to 50	51+	Rating Average	Rating Count
	5.6% (3)	66.7% (36)	24.1% (13)	3.7% (2)	0.0% (0)	2.26	54
	answered question						54
	skipped question						5

39. What information is the most useful on the Department's web site?

	Response Count
	27
	answered question 27
	skipped question 32

40. What other type of information would you like to see on the Department's web site?

	Response Count
	12
	answered question 12
	skipped question 47

41. Have you corresponded with the Department on a consumer complaint issue within the last 12 months? (If no, skip to the next section)

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
Requests for information were reasonable.	11.1% (1)	44.4% (4)	0.0% (0)	0.0% (0)	44.4% (4)	3.22	9
The issue was handled in a professional manner.	11.1% (1)	44.4% (4)	0.0% (0)	0.0% (0)	44.4% (4)	3.22	9
The Department's findings were based on a logical interpretation of applicable law.	11.1% (1)	55.6% (5)	0.0% (0)	0.0% (0)	33.3% (3)	2.89	9
The Department's suggestion for resolving the matter was reasonable.	20.0% (2)	40.0% (4)	0.0% (0)	0.0% (0)	40.0% (4)	3.00	10
answered question							10
skipped question							49

42. Other suggestions or comments regarding overall Department effectiveness.

	Response Count
	8
answered question	8
skipped question	51

43. If there is any feedback that you would like to provide or other areas on which you would like to comment, please take this opportunity to let us know. Also, if you would like the Commissioner or one of the Deputy Commissioners to call you on a specific question or comment, please indicate below. Note that you must provide your name if you want a call back.

	Response Count
	11
answered question	11
skipped question	48

44. Contact information, if you desire a call back.

		Response Percent	Response Count
Name:	<input type="text"/>	100.0%	2
Licensee:	<input type="text"/>	100.0%	2
City:	<input type="text"/>	100.0%	2
Phone #:	<input type="text"/>	100.0%	2
	answered question		2
	skipped question		57

Page 1, Q1. Person Completing the Survey?

Name (optional)		
1	Rual Perkins	Feb 10, 2014 3:37 PM
2	TRACEY ANN RICHARD	Feb 4, 2014 5:34 AM
3	Alice F. Johnson	Jan 31, 2014 3:13 PM
4	Kathy Levingston	Jan 30, 2014 2:13 PM
5	James Connally	Jan 30, 2014 5:02 AM
6	Mike Keller	Jan 29, 2014 2:31 PM
7	Chastity Newman	Jan 29, 2014 9:06 AM
8	Laurie Wright	Jan 28, 2014 1:42 PM
9	Sam O. Olivarez	Jan 28, 2014 1:20 PM
10	Lisa Neal	Jan 28, 2014 9:08 AM
11	Judy Hecker	Jan 28, 2014 8:09 AM
12	Glenn Addison	Jan 28, 2014 7:23 AM
14	Megan Bartels	Jan 27, 2014 3:15 PM
15	Catherine Wenglar	Jan 26, 2014 2:09 PM
16	Bryon Schaeffer	Jan 25, 2014 8:12 AM
17	Robert I Shelby	Jan 22, 2014 10:01 AM
18	Nelda F. Reynolds	Jan 21, 2014 8:58 AM
19	Joe Darst	Jan 20, 2014 8:25 AM
20	Joe Munsch	Jan 20, 2014 7:56 AM
21	ch	Jan 19, 2014 4:33 PM
22	Marsha Stone	Jan 17, 2014 3:17 PM
23	Janice Matthews	Jan 17, 2014 1:35 PM
24	Ruth D. Gatson	Jan 17, 2014 8:20 AM
25	Roxann Tacquard	Jan 16, 2014 2:47 PM
26	J. Kyle Williams	Jan 16, 2014 2:16 PM
27	Paul Maldonado	Jan 16, 2014 12:03 PM

Page 1, Q1. Person Completing the Survey?

28	Linda Sandhoff	Jan 16, 2014 11:28 AM
29	Brad Macha	Jan 16, 2014 10:40 AM
30	Sandra Propst	Jan 16, 2014 10:35 AM
31	Becky Louden	Jan 16, 2014 10:34 AM
32	steven roberson	Jan 16, 2014 10:31 AM
33	Eugene A. Kubena	Jan 16, 2014 10:16 AM
34	Rick Gaines	Jan 16, 2014 10:01 AM
35	Jeff Cashner	Jan 16, 2014 9:56 AM
36	Doris Pace	Jan 16, 2014 9:51 AM
37	Anne Blackertt	Jan 16, 2014 9:51 AM
Name of Entity (optional)		
1	Baum-Carlock-Bumgardner Funeral Home	Feb 10, 2014 3:37 PM
2	PHILLIPS-UPSHAW & RICHARD FUNERAL HOME	Feb 4, 2014 5:34 AM
3	Johnson Funeral Home	Jan 31, 2014 3:13 PM
4	Levingston Funeral Home	Jan 30, 2014 2:13 PM
5	Integrity consolidations Group	Jan 30, 2014 5:02 AM
6	Mount Olivet Cemetery Assn.	Jan 29, 2014 2:31 PM
8	Forest Lawn Lot Owners Assoc.	Jan 28, 2014 1:42 PM
9	Garden of Angels Cemetery, Inc., Mission, TX	Jan 28, 2014 1:20 PM
10	Neal Funeral Home	Jan 28, 2014 9:08 AM
11	Family Security Funerals Inc	Jan 28, 2014 8:09 AM
12	Tranquility Oaks, Inc.	Jan 28, 2014 7:23 AM
13	golden sunset cemetery	Jan 27, 2014 4:05 PM
14	Carriage Management Inc,	Jan 27, 2014 3:15 PM
15	Oaklawn Memorial Park Inv.	Jan 26, 2014 2:09 PM
16	Schaetter Funeral Home	Jan 25, 2014 8:12 AM
17	Porter Loring Inc	Jan 22, 2014 10:01 AM

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18	Payne Springs Cemetery	Jan 21, 2014 8:58 AM
19	Santa Teresa Cemetery	Jan 20, 2014 8:25 AM
20	Fayette Memorial Funeral Home	Jan 20, 2014 7:56 AM
21	aom	Jan 19, 2014 4:33 PM
22	Chillicothe Cemetery Association, Inc.	Jan 17, 2014 3:17 PM
23	Dorsey-Keatts funeral Home	Jan 17, 2014 1:35 PM
24	Lewis Funeral Home, Inc.	Jan 17, 2014 8:20 AM
25	Hayes Grace Memorial Park	Jan 16, 2014 2:47 PM
26	Williams Funeral Directors / Twin Lakes Mem Park	Jan 16, 2014 2:16 PM
27	Catholic Cemeteries of the Archdiocese of San Antonio	Jan 16, 2014 12:03 PM
28	Rest Haven Funeral Home	Jan 16, 2014 11:28 AM
29	Macha Mortician Service, Inc	Jan 16, 2014 10:40 AM
30	Hillcrest Memorial Park	Jan 16, 2014 10:35 AM
31	Investors Heritage Life Insurance	Jan 16, 2014 10:34 AM
32	roberson funeral home	Jan 16, 2014 10:31 AM
33	Kubena Funeral Home, Inc.	Jan 16, 2014 10:16 AM
34	Oak Grove Memorial Gardens	Jan 16, 2014 10:01 AM
35	Garden Park Cemetery	Jan 16, 2014 9:56 AM
36	Restland Memorial Park, Inc.	Jan 16, 2014 9:51 AM
37	VP Policy Service - Claims	Jan 16, 2014 9:51 AM

Page 1, Q6. What issues need to be addressed by the Department to improve the prepaid funeral contract or perpetual care cemetery industries in Texas?

1	Stricter penalties for those who purposely misuse preneed funds.	Feb 10, 2014 3:37 PM
2	NO COMMENT	Feb 4, 2014 5:34 AM
3	None	Jan 31, 2014 3:13 PM
4	NA	Jan 31, 2014 11:11 AM
5	Cemetery regulation. I'm not sure if it is a problem in all areas of the state, but for us the local SCI cemeteries do not comply with regulations when writing preneed contracts. If a family asks us to honor a contract written by them the usual description is "white casket" or "brown casket" No gauge, interior, protective or non protective.....Each year our examiners look at every new contract and if we miss putting an X in a box it's written up. Not sure how they get away with this type thing.	Jan 30, 2014 2:13 PM
6	Interest calculation. Time vs. amount. . There is no consideration for amount of time account has been in effect.	Jan 30, 2014 9:17 AM
7	Consistency of application of rules. Your auditors do not interpret the rules in the same manner. I feel like I am always in the wrong!	Jan 30, 2014 8:02 AM
8	None at this time	Jan 30, 2014 5:02 AM
9	I think the changes that were made in the last couple of years have radically improved the issues that were gray in the prepaid funeral contract industry.	Jan 28, 2014 9:08 AM
10	Concerning marker settings: The DOB takes the cemetery's word as to when a marker is set but does not takes its word on what day the marker was delivered to the cemetery. This leads to added burdens in securing signatures and/or documents. Seems ironic that you trust us on one hand but not on the other.	Jan 28, 2014 7:23 AM
11	better communication on regulation changes	Jan 27, 2014 4:05 PM
12	Monument Companies be held to the same rules & regulations as cemeteries	Jan 20, 2014 8:25 AM
13	??	Jan 19, 2014 4:33 PM
14	None	Jan 17, 2014 8:20 AM
15	none	Jan 16, 2014 2:47 PM
16	None	Jan 16, 2014 2:16 PM
17	None that I am aware of	Jan 16, 2014 12:03 PM
18	everything went very smoothly	Jan 16, 2014 10:40 AM
19	Easy to read and understand explanations are always a plus. Timely notifications of changes, additions or deletions are appreciated.	Jan 16, 2014 10:35 AM
20	listing for closed funeral homes are a big problem for us and the Department's listing is not really helpful but it is a difficult issue to get control of.	Jan 16, 2014 10:34 AM

Page 1, Q6. What issues need to be addressed by the Department to improve the prepaid funeral contract or perpetual care cemetery industries in Texas?

21	n/a	Jan 16, 2014 10:31 AM
22	I have nothing at this time.	Jan 16, 2014 10:16 AM
23	None	Jan 16, 2014 10:09 AM
24	Less Paperwork!!!!	Jan 16, 2014 9:59 AM
25	None at this time	Jan 16, 2014 9:56 AM
26	Staff can be hard to get a hold of.	Jan 16, 2014 9:53 AM
27	Regulations for the Audit procedures - when we have different auditors their requirments are not always the same - we receive different interperatations - sometimes from the same auditor year after year.	Jan 16, 2014 9:51 AM

Page 1, Q7. What issues need to be addressed by the Department to reduce or minimize regulatory burden?

1	NO COMMENT	Feb 4, 2014 5:34 AM
2	None	Jan 31, 2014 3:13 PM
3	NA	Jan 31, 2014 11:11 AM
4	Consistency. I never know what new item the auditor will spring on me. I think I am doing the correct thing, and then I am slammed with a strange new rule that is not even a part of the written rules.	Jan 30, 2014 8:02 AM
5	I personally or our funeral home haven't been burdened by regulation issues; I think as much as the banking commission could, they have reduced the regulation burden as still protected the funeral homes and the consumer.	Jan 28, 2014 9:08 AM
6	examples like I mentioned in question 6	Jan 28, 2014 7:23 AM
7	Allow contracts, reconciliations to be submitted electronically.	Jan 27, 2014 3:15 PM
8	Reduce the paper work. We are a small non-profit Cemetery. All people involved are volunteers. Most of us have other full-time jobs.	Jan 21, 2014 8:58 AM
9	???	Jan 19, 2014 4:33 PM
10	\$15,000.00 fund balance is too much for smaller cemeteries. As long as we are able to pay our bill, we should not have to keep a \$15,000.00 balance. Our cemetery has approximately \$15,000.00 worth of expenditures each year and to have an additional \$15,000.00 fund balance at the end of the year creates a hardship. Our sole income is the interest from our Trust fund, donations, memorials and a few sales.	Jan 17, 2014 3:17 PM
11	Stop adding forms & more rules	Jan 17, 2014 9:42 AM
12	Undecided	Jan 17, 2014 8:20 AM
13	none	Jan 16, 2014 2:47 PM
14	None	Jan 16, 2014 2:16 PM
15	None that I am aware of	Jan 16, 2014 12:03 PM
16	I was happy with everything	Jan 16, 2014 10:40 AM
17	3rd party verification of memorial date of delivery is a burden. The department trusts us on writing the correct date on the contract, why do we have to go additional steps to print off Fed Ex delivery dates for memorial delivery? PLEASE, it would be much easier if we could simply record the date the marker arrived rather than having to prove it.	Jan 16, 2014 10:40 AM
18	None	Jan 16, 2014 10:34 AM
19	n/a	Jan 16, 2014 10:31 AM
20	I have nothing at this time.	Jan 16, 2014 10:16 AM

Page 1, Q7. What issues need to be addressed by the Department to reduce or minimize regulatory burden?

21	None	Jan 16, 2014 10:09 AM
22	All funeral homes KNOW what casket is specified by the name--no matter what manufacturer--nitpicking on failing to check one box on description gets you rated	Jan 16, 2014 9:59 AM
23	Eliminate routine audits on pre-need policies. Our company stopped selling policies 4 years ago and has less than 250 in-force policies. Audits create unnecessary work for Department and company that yields no value.	Jan 16, 2014 9:59 AM
24	None at this time	Jan 16, 2014 9:56 AM
25	Audit procedures - we have the regulations but the Auditors have different views.	Jan 16, 2014 9:51 AM

Page 1, Q8. Other suggestions or comments regarding communication and correspondence.

1	YOUR COMMUNICATIONS ARE VERY WELL PUT TOGETHER.	Feb 4, 2014 5:34 AM
2	None	Jan 31, 2014 3:13 PM
3	NA	Jan 31, 2014 11:11 AM
4	I feel the communication with the Department is very efficient and professional. Anytime we have a question or concern they are very quick to respond and always helpful.	Jan 30, 2014 2:13 PM
5	It is sad that I feel like you are out to "get" me every time I am audited. I do not feel like we have a good positive working relationship. It always appears negative.	Jan 30, 2014 8:02 AM
6	Although we appreciate the use of the web site for entering data, e.g. annual PC application, because of my typing skills (or lack thereof) and poor eye sight, I (we) find that feedback via email with attachments allows us to more accurately submit data that is intended, i.e. with less typos or outright mistakes.	Jan 28, 2014 1:20 PM
7	Overall I think the commission is doing a great job keeping up with the changing environment of the prepaid funeral industry.	Jan 28, 2014 9:08 AM
8	It seems to me that that the annual statement is somewhat redundant since the examination deals with the same topics.	Jan 28, 2014 7:23 AM
9	survey should be improved with questions such as "if you had contact with...."	Jan 27, 2014 4:05 PM
10	You are doing a good job for me.	Jan 17, 2014 8:20 AM
11	Communication and correspondence is always great. Thank you TXDOB !	Jan 16, 2014 2:47 PM
12	None	Jan 16, 2014 2:16 PM
13	Keep us informed as you have been	Jan 16, 2014 12:03 PM
14	I really appreciate the help and guidance of Rebecca. She was very patient with me through the entire process	Jan 16, 2014 10:40 AM
15	Communication and correspondence is always done in a prompt way. Eric Dahlquist, as our Examiner, was quite helpful and patient in explaining myriads of things I didn't know or understand. The office personnel has always been so helpful and prompt in getting back to me with explanations. Thank you!	Jan 16, 2014 10:35 AM
16	None	Jan 16, 2014 10:34 AM
17	n/a	Jan 16, 2014 10:31 AM
18	I have nothing at this time.	Jan 16, 2014 10:16 AM
19	None	Jan 16, 2014 10:09 AM
20	More and more timely alerts to changes in requirements--less paperwork	Jan 16, 2014 9:59 AM

Page 2, Q14. In what areas, if any, do you feel examiners need additional training or education?

1	None	Jan 31, 2014 3:17 PM
2	NA	Jan 31, 2014 11:12 AM
3	None that I have encountered.	Jan 28, 2014 9:10 AM
4	It frustrated me that when I had my last exam at another cemetery of mine (257) the issue of keeping a marker log was explained differently than my most recent exam on 268. This caused me to be "written up" and I think it was unfair that one examiner interprets regs differently than another and I as the provider suffer the consequences.	Jan 28, 2014 7:27 AM
5	This past Oct. The Payne Springs Cemetery examiners were very friendly, professional and helpful. Cannot say the same for the previous examiner.	Jan 21, 2014 9:02 AM
6	None	Jan 17, 2014 8:26 AM
7	None, Examiners are well trained and professional.	Jan 16, 2014 2:18 PM
8	Being a Cemetery there may be a few items different from a funeral home so maybe more cemetery friendly or knowledge	Jan 16, 2014 12:05 PM
9	If all examiners perform as Eric Dahlquist did, nothing else is needed. My idea is for Eric to train incoming Examiners, as he showed great professionalism, patience, courtesy, and knowledge of the entire scope. At the same time, he showed he cared about the people he was examining, yet kept a strict code of ethics in all he was doing.	Jan 16, 2014 10:41 AM
10	Our examiners were friendly, professional and fair and it was a good experience for us.	Jan 16, 2014 10:37 AM
11	none	Jan 16, 2014 10:32 AM
12	I have nothing at this time.	Jan 16, 2014 10:18 AM
13	None	Jan 16, 2014 10:10 AM
14	They all need to be in agreement on what they require and how they interperate regulations.	Jan 16, 2014 10:07 AM
15	Generally accepted accounting standards and funeral industry standards	Jan 16, 2014 10:05 AM
16	they were excellent	Jan 16, 2014 9:59 AM

Page 2, Q19. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with examination policy?

1	No.	Feb 10, 2014 3:39 PM
2	No.	Jan 31, 2014 3:17 PM
3	NA	Jan 31, 2014 11:12 AM
4	No.	Jan 30, 2014 2:16 PM
5	Scrutiny of my contracts. I feel this is not in the scope of the audit.	Jan 30, 2014 8:13 AM
6	Since our cemetery does not have a funeral home, we are inexperienced with what funeral homes are allowed to sell, e.g. concrete liners.	Jan 28, 2014 1:28 PM
7	Previous owner liabilities on pc shouldn't be put on current owner.	Jan 28, 2014 10:36 AM
8	None	Jan 28, 2014 9:10 AM
9	See comments under question 14	Jan 28, 2014 7:27 AM
10	NO	Jan 21, 2014 9:02 AM
11	I felt that certain events (not the fault of current examiner) should have been addressed about twelve years ago	Jan 20, 2014 10:48 AM
12	None	Jan 20, 2014 8:27 AM
13	No	Jan 17, 2014 1:40 PM
14	After you have gotten use to keeping your finance recors a certain way, the examiners have you to make a major change and this slows you down.	Jan 17, 2014 8:26 AM
15	No	Jan 16, 2014 2:18 PM
16	None	Jan 16, 2014 12:05 PM
17	No.	Jan 16, 2014 10:43 AM
18	I have not had an inspection yet	Jan 16, 2014 10:42 AM
19	No. He was quite fair, although we were disappointed with the final score.	Jan 16, 2014 10:41 AM
20	No	Jan 16, 2014 10:37 AM
21	none	Jan 16, 2014 10:32 AM
22	No	Jan 16, 2014 10:18 AM
23	no	Jan 16, 2014 10:11 AM
24	No	Jan 16, 2014 10:10 AM
25	My Sr VP had problems with part of the audit	Jan 16, 2014 10:07 AM

Page 2, Q19. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with examination policy?

26	Asked to change how items were reported on company balance sheet--company rated badly because of minor errors or omissions on contracts and requiring that letters be mailed to purchasers regarding these items--all that did was confuse and irritate the consumer.	Jan 16, 2014 10:05 AM
27	None	Jan 16, 2014 9:59 AM
28	No	Jan 16, 2014 9:55 AM

Page 2, Q25. Other suggestions or comments regarding examination communication.

1	None	Jan 31, 2014 3:17 PM
2	NA	Jan 31, 2014 11:12 AM
3	We like emails. Since our cemetery location is rural, the telephone lines are old and our telephone system is not set up for "voice mail". Additionally, because most of our staff is Spanish speaking, messages are sometimes confusing.	Jan 28, 2014 1:28 PM
4	None	Jan 28, 2014 9:10 AM
5	Questions 20-23 are not applicable since I have yet to receive the Report of Examination	Jan 28, 2014 7:27 AM
6	the time between the first contact about the date of examination and the date of the exam could be a little longer.	Jan 27, 2014 4:09 PM
7	None	Jan 17, 2014 8:26 AM
8	I always gain great insight and knowledge from examiners and I am grateful for their input and patience for the many questions I have.	Jan 16, 2014 2:51 PM
9	None	Jan 16, 2014 12:05 PM
10	Would like to have more lead time to gather exam materials. Sometimes we have 2 weeks or less and that is burdensome.	Jan 16, 2014 11:10 AM
11	i Have not had an examination yet	Jan 16, 2014 10:42 AM
12	None	Jan 16, 2014 10:37 AM
13	n/a	Jan 16, 2014 10:32 AM
14	I have nothing at this time.	Jan 16, 2014 10:18 AM
15	None	Jan 16, 2014 10:10 AM
16	The department needs to STOP trying to be a consumer advocate and concentrate on the sales and servicing of the contracts and accounting for the funds on deposit for each contract.	Jan 16, 2014 10:05 AM

Page 3, Q34. Other suggestions or comments regarding the legal division.

1	None	Jan 16, 2014 12:05 PM
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Page 4, Q39. What information is the most useful on the Department's web site?

1	Examination informationl,	Feb 10, 2014 3:40 PM
2	Rules and regulations	Jan 31, 2014 3:21 PM
3	Forms	Jan 31, 2014 11:20 AM
4	Mainly I have used the website for forms, our annual report, and the manuel.	Jan 30, 2014 2:26 PM
5	Access to rules and forms.	Jan 30, 2014 5:07 AM
6	Forms Updates	Jan 29, 2014 2:37 PM
7	the contact info	Jan 28, 2014 1:30 PM
8	yes	Jan 28, 2014 9:12 AM
9	Contact list, the way the laws etc. are organized	Jan 27, 2014 3:17 PM
10	Forms	Jan 22, 2014 10:05 AM
11	I have yet to access the web site. I will do so this week.	Jan 21, 2014 9:04 AM
12	Definitions	Jan 17, 2014 9:47 AM
13	The new issues	Jan 17, 2014 8:29 AM
14	being able to access and browse the law and guidance manual and print necessary forms.	Jan 16, 2014 2:54 PM
15	Pre-need to at-need reconciliation. All forms available.	Jan 16, 2014 2:25 PM
16	The amount of resource	Jan 16, 2014 12:07 PM
17	Forms	Jan 16, 2014 11:31 AM
18	Examination Manual for Preneed	Jan 16, 2014 11:13 AM
19	Phone numbers	Jan 16, 2014 10:43 AM
20	Closed funeal homes	Jan 16, 2014 10:39 AM
21	n/a	Jan 16, 2014 10:33 AM
22	publications and forms	Jan 16, 2014 10:19 AM
23	law guide	Jan 16, 2014 10:15 AM
24	forms	Jan 16, 2014 10:13 AM
25	All	Jan 16, 2014 10:12 AM
26	Forms and Regulations -	Jan 16, 2014 10:10 AM
27	PDF files and forms	Jan 16, 2014 10:01 AM

Page 4, Q40. What other type of information would you like to see on the Department's web site?

1	None	Jan 31, 2014 3:21 PM
2	NA	Jan 31, 2014 11:20 AM
3	Can't think of anything I havent been able to find or have been directed to by the staff.	Jan 28, 2014 9:12 AM
4	Post changes to rules & regulations as they become available	Jan 20, 2014 8:01 AM
5	Undecided	Jan 17, 2014 8:29 AM
6	Website is great.	Jan 16, 2014 2:25 PM
7	None at this time	Jan 16, 2014 12:07 PM
8	unknown	Jan 16, 2014 10:39 AM
9	n/a	Jan 16, 2014 10:33 AM
10	forms	Jan 16, 2014 10:19 AM
11	None	Jan 16, 2014 10:12 AM
12	right now its keeping up to date on all Items	Jan 16, 2014 10:01 AM

Page 4, Q42. Other suggestions or comments regarding overall Department effectiveness.

1	None	Jan 31, 2014 3:21 PM
2	NA	Jan 31, 2014 11:20 AM
3	Our last examiner, Eric Dahlquist, was very open and informative during the exam and has been accessible sinc.	Jan 30, 2014 5:07 AM
4	I appreciate that the examiners try to look at the overall condition rather than individual infractions.	Jan 16, 2014 2:25 PM
5	None	Jan 16, 2014 12:07 PM
6	I think the outcome was within the boundary of the laws but it wasn't satisfactory to me.	Jan 16, 2014 10:39 AM
7	n/a	Jan 16, 2014 10:33 AM
8	The Department has always bee responsive to my requests and questions.	Jan 16, 2014 10:10 AM

Page 5, Q43. If there is any feedback that you would like to provide or other areas on which you would like to comment, please take this opportunity to let us know. Also, if you would like the Commissioner or one of the Deputy Commissioners to call you on a specific question or comment, please indicate below...

1	NA	Jan 31, 2014 11:20 AM
2	Because of health reasons, we are participating less frequently in attending Tx Cem Assoc conferences. Could we request that a copy of the information presented by the DOB at TCA conferences be sent to us via email?	Jan 28, 2014 1:34 PM
3	I think the Dept. is doing a great job!	Jan 20, 2014 8:29 AM
4	None	Jan 17, 2014 8:29 AM
5	I appreciate the Department's work with you approach rather than an adversarial. Examiners are clear on how to comply with the law for the next examination instead of punishment for non-compliance.	Jan 16, 2014 2:33 PM
6	None	Jan 16, 2014 12:07 PM
7	No	Jan 16, 2014 10:39 AM
8	n/a	Jan 16, 2014 10:33 AM
9	I have nothing at this time.	Jan 16, 2014 10:20 AM
10	None at tis time	Jan 16, 2014 10:01 AM
11	Overall interactions with the DOB have been very positive. Mark LaPlante and Eric Dahlquist in particular have been great to work with.	Jan 16, 2014 9:57 AM

Page 5, Q44. Contact information, if you desire a call back.

Name:

- | | | |
|---|--|-----------------------|
| 1 | Sam O. Olivarez - soolivarez@ebsci.com | Jan 28, 2014 1:34 PM |
| 2 | Becky Louden | Jan 16, 2014 10:39 AM |

Licensee:

- | | | |
|---|-----------------------------------|-----------------------|
| 1 | Garden of Angels Cem - 251 | Jan 28, 2014 1:34 PM |
| 2 | Investors Heritage Life Insurance | Jan 16, 2014 10:39 AM |

City:

- | | | |
|---|-------------------|-----------------------|
| 1 | Mission, TX 78572 | Jan 28, 2014 1:34 PM |
| 2 | Frankfort, KY | Jan 16, 2014 10:39 AM |

Phone #:

- | | | |
|---|--------------|-----------------------|
| 1 | 956-519-4749 | Jan 28, 2014 1:34 PM |
| 2 | 502-209-1005 | Jan 16, 2014 10:39 AM |