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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  ABSOLUTE TITLE INSURANCE AGENCY,  Respondent.	NOTICE OF AGENCY ACTION   Docket No. 2025-4804  Donald H. Hansen Administrative Law Judge/Presiding Officer
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The Utah Insurance Department (“Department”) commences this agency action as an informal adjudicative proceeding for entry of Findings of Fact, Conclusions of Law, and Order to which the Department and Respondent Absolute Title Insurance Agency have stipulated. Filed contemporaneously with this Notice of Agency Action are the parties’ Stipulation and their proposed Findings of Fact, Conclusions of Law, and Order.

The legal authority and jurisdiction under which the proceeding is maintained is

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Utah Code §§ 31A-2-201 and 63G-4-201 through 203 and Utah Admin. Code R590-160.

DATED this 27<sup>th</sup> day of May 2025.

JONATHAN T. PIKE  
Utah Insurance Commissioner

*/s/Donald H. Hansen*

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Donald H. Hansen  
Administrative Law Judge/Presiding Officer  
Utah Insurance Department  
4315 South 2700 West, Suite 2300  
Taylorsville, UT 84129  
Telephone: 801-957-9321  
Email: [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov)

**CERTIFICATE OF SERVICE**

The undersigned certifies that on this date a true and correct copy of the foregoing Notice of Agency Action was electronically mailed to:

Absolute Title Insurance Agency  
5796 S 900 E  
Salt Lake City, UT 84121-1036.  
[matt@absolutetitleagency.com](mailto:matt@absolutetitleagency.com)

and

Helen A. Frohlich  
Assistant Attorney General  
[hfrhlich@agutah.gov](mailto:hfrhlich@agutah.gov)

DATED this \_\_\_\_\_ day of May 2025.

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Jeanine Couser  
Utah Insurance Department  
4315 South 2700 West, Suite 2300  
Taylorsville, UT 84129  
801-957-9321

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**BEFORE THE UTAH INSURANCE COMMISSIONER**

UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  ABSOLUTE TITLE INSURANCE AGENCY,  Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER   Docket No. 2025-4804  Donald H. Hansen Administrative Law Judge/Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, Absolute Title Insurance Agency, ("Respondent") have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order.

Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

**FINDINGS OF FACT**

1. Respondent is a resident producer organization holding Utah license number 105344.
2. Respondent's mailing address is 5796 S. 900 E., Salt Lake City, Utah 84121-1036.
3. Pursuant to Utah Code § 31A-23a-413 and Utah Admin. Code R592-11, by May 1 of each year, agency title insurance producers are required to file a verified statement of the agency title insurance producer's financial condition, transactions, and affairs (the "Title Insurance

Producer's Annual Report"), as of the end of the preceding calendar year.

4. Respondent failed to file its 2024 Title Insurance Producer's Annual Report by May 1, 2025.

5. The Department and Respondent have agreed to an administrative forfeiture of \$500.00

### **CONCLUSIONS OF LAW**

1. The Utah Insurance Commissioner ("Commissioner") has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.

2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code pursuant to Utah Code § 31A-2-308.

3. Respondent violated Utah Code § 31A-23a-413 and Utah Admin. Code R592-11 by failing to file its 2024 Title Insurance Producer's Annual Report by May 1, 2025.

4. As a penalty for the violations in this case, the Respondent should be ordered to pay a forfeiture of \$500.00.

### **ORDER**

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered that:

1. Respondent shall pay a forfeiture of \$500.00 for the violations described in the Conclusions of Law.
2. The forfeiture shall be paid in full to the Department no later than 30 days after this order is signed.
3. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 27<sup>th</sup> day of May 2025.

JONATHAN T. PIKE  
Utah Insurance Commissioner

/s/ Donald H. Hansen

Donald H. Hansen  
Administrative Law Judge/Presiding Officer  
Utah Insurance Department  
4315 South 2700 West, Suite 2300  
Taylorsville, UT 84129  
801-957-9321  
Email: [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov)

### **NOTICE TO RESPONDENT**

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$5,000 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action being taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding in those jurisdictions.

## **CERTIFICATE OF SERVICE**

The undersigned certifies that on this date a true and correct copy of the foregoing

Findings of Fact, Conclusions of Law and Order was electronically mailed to:

Absolute Title Insurance Agency  
5796 S 900 E  
Salt Lake City, UT 84121-1036.  
[matt@absolutetitleagency.com](mailto:matt@absolutetitleagency.com)

and

Helen A. Frohlich  
Assistant Attorney General  
[hfrohlich@agutah.gov](mailto:hfrohlich@agutah.gov)

DATED this \_\_\_\_\_ day of May 2025.

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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  ABSOLUTE TITLE INSURANCE AGENCY,  Respondent.	STIPULATION    Docket No. 2025-4804  Donald H. Hansen Administrative Law Judge/Presiding Officer
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The Utah Insurance Department (“Department”) and Respondent Absolute Title Insurance Agency, (“Respondent”), stipulate as follows:

1. The Presiding Officer may enter the Findings of Fact, Conclusions of Law, and Order filed herewith.
2. The Findings of Fact, Conclusions of Law, and Order shall not be subject to reconsideration, modification, hearing, agency review or appeal.
3. The issuance of the signed and adopted Order is solely for the purpose of disposing of the specific matter entitled therein. Only promises, agreements, and understandings that the parties have regarding this matter are contained in the Findings of Fact, Conclusions of Law, and Order.



4. The parties enter into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

DATED: May 23, 2025

/s/ Matt Lloyd  
Matt Lloyd  
President – CEO  
Absolute Title Insurance Agency

DATED: May 22, 2025

/s/ Helen A. Frohlich  
Helen A. Frohlich  
Assistant Utah Attorney General  
Attorney for Utah Insurance Department