

SHELLEY A. COUDREAUT (9663)  
Assistant Attorney General  
DEREK E. BROWN (10476)  
Attorney General  
Attorneys for Utah Insurance Department  
160 East 300 South, 5th Floor  
P.O. Box 140874  
Salt Lake City, Utah 84114-0874  
Telephone: (801) 366-0375  
Email: [sacoudreaut@agutah.gov](mailto:sacoudreaut@agutah.gov)

---

**BEFORE THE UTAH INSURANCE COMMISSIONER**

---

UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  TRUE CONCEPT TITLE, INC.,  Respondent.	NOTICE OF AGENCY ACTION  Docket No. 2025-4815  Donald H. Hansen Administrative Law Judge/Presiding Officer
---	---

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 True Concept Title, Inc., 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

///

///

///

Utah Code §§ 31A-2-201 and 63G-4-201 through 203 and Utah Admin. Code R.590-160.

DATED this 10<sup>th</sup> day of June 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  
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:

True Concept Title Inc.  
345 East Broadway  
Salt Lake City, UT 84111-2604  
[swilson@trueconcepttitle.com](mailto:swilson@trueconcepttitle.com)

and

Shelley A. Coudreaut  
Assistant Attorney General  
[sacoudreaut@agutah.gov](mailto:sacoudreaut@agutah.gov)

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

---

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

SHELLEY A. COUDREAUT (9663)  
Assistant Attorney General  
DEREK E. BROWN (10476)  
Attorney General  
Attorneys for Utah Insurance Department  
160 East 300 South, 5th Floor  
P.O. Box 140874  
Salt Lake City, Utah 84114-0874  
Telephone: (801) 366-0375  
Email: sacoudreaut@agutah.gov

---

**BEFORE THE UTAH INSURANCE COMMISSIONER**

---

UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  TRUE CONCEPT TITLE, INC.,  Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER  Docket No. 2025-4815  Donald H. Hansen Administrative Law Judge/Presiding Officer
---	---

---

Complainant, Utah Insurance Department ("Department") and Respondent, True Concept Title Inc., ("Respondent"), have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order, solely for purposes of resolving this matter.

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

**FINDINGS OF FACT**

1. Respondent is a Utah resident producer organization, authorized to do the business of insurance in Utah under license number 366050.
2. Respondent's mailing address is 345 East Broadway, Salt Lake City, UT 84111-2604.
3. Pursuant to Utah Code § 31A-23a-413 and Utah Admin. Code R.592-11-3(1), an

agency title insurance producer shall annually file with the Commissioner, by May 1<sup>st</sup> of each year, a verified statement of the agency title insurance producer's financial condition, transactions, and affairs ("annual report") as of the end of the preceding calendar year.

4. The Respondent failed to file its 2024 annual report by the May 1<sup>st</sup> deadline. Upon notice by the Department of the outstanding filing, Respondent subsequently filed its 2024 annual report on May 28, 2025.

5. As a result of the Respondent's violations, the Department and Respondent have agreed to an administrative forfeiture of \$250.

### **CONCLUSIONS OF LAW**

1. The Utah Insurance 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. Pursuant to Utah Code 31A-23a-413 and Utah Admin. Code R.592-11-3(1), an agency title insurance producer shall annually file with the Commissioner, by May 1<sup>st</sup> of each year, a verified statement of the agency title insurance producer's financial condition, transactions, and affairs ("annual report") as of the end of the preceding calendar year.

4. Respondent violated Utah Code § 31A-23a-413 and Utah Admin. Code R.592-11-3(1), when it failed to file its annual report with the Commissioner, by May 1, 2025.

5. As a penalty for the violations in this case, the Respondent should be ordered to pay a forfeiture of \$250.

### **ORDER**

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

that:

1. Respondent shall pay a forfeiture of \$250 for the violation described in the Conclusions of Law. The forfeiture shall be paid in full to the Department no later than thirty (30) days after this order is signed.

2. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 10<sup>th</sup> day of June 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:

True Concept Title Inc.  
345 East Broadway  
Salt Lake City, UT 84111-2604  
[swilson@trueconcepttitle.com](mailto:swilson@trueconcepttitle.com)

and

Shelley A. Coudreaut  
Assistant Attorney General  
[sacoudreaut@agutah.gov](mailto:sacoudreaut@agutah.gov)

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

---

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



SHELLEY A. COUDREAUT (9663)  
Assistant Attorney General  
DEREK E. BROWN (10476)  
Attorney General  
Attorneys for Utah Insurance Department  
160 East 300 South, 5th Floor  
P.O. Box 140874  
Salt Lake City, Utah 84114-0874  
Telephone: (801) 366-0375  
Email: sacoudreaut@agutah.gov

---

**BEFORE THE UTAH INSURANCE COMMISSIONER**

---

UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  TRUE CONCEPT TITLE, INC.,  Respondent.	STIPULATION  Docket No. 2025-4815  Donald H. Hansen Administrative Law Judge/Presiding Officer
---	---

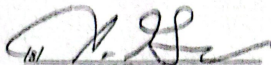
The Utah Insurance Department ("Department") and Respondent True Concept Title Inc., ("Respondent"), stipulate as follows:

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: June 7, 2025,

Handwritten signature of Ian Gorman in black ink.

/s/  
Ian Gorman  
License # 366050

DATED: June 6, 2025

Handwritten signature of Shelley A. Coudreaut in black ink.

/s/ Shelley A. Coudreaut  
Shelley A. Coudreaut  
Assistant Utah Attorney General  
Attorney for Utah Insurance Department