



Insurance Department

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Insurance Commissioner

State of Utah

SPENCER J. COX
Governor

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Insurance Commissioner's Annual Report to the Title and Escrow Commission September 08, 2025

This is the Insurance Commissioner's annual report to the Title and Escrow Commission for the period September 1, 2024, through August 31, 2025.

The content of the report is specified in Utah Code § 31A-2-404(5). It requires the following information concerning "complaints the commissioner receives":

- the number of complaints with regard to transactions involving title insurance or a title licensee during the calendar year immediately preceding the report;
- the type of complaints;
- action taken by the commissioner regarding each complaint; and
- the time period beginning the day on which a complaint is made and ending the day on which the commissioner takes action or determines that no further action will be taken.

In reporting this information, the commissioner "may not identify a person".

Based on the requirements above, the Insurance Commissioner reports the following:

- The Commissioner received **136** complaints regarding title insurance transactions /escrow or title licensees.
- The types of complaints involved are listed under "Case Type" in the accompanying spreadsheet.
- The action taken on each complaint, and the number of days the case was opened, are set forth in the attached spread sheet.

Sincerely,



Jonathan T. Pike
Utah Insurance Commissioner

Days Open	Case Type	Action
427	Agency failed to issue a lender's policy	Forfeiture
94	Agency failed to issue a lender's policy	Forfeiture
21	Agency failed to issue a lender's policy	Forfeiture
170	Joint advertised with a client	Forfeiture
23	Allowed an unlicensed person to preform escrow	No action
23	Allowed an unlicensed person to preform escrow	No action
16	Capital & Net worth	Forfeiture
29	Capital & Net worth	Surrender in Lieu
29	Capital & Net worth	Surrender in Lieu
29	Capital & Net worth	Surrender in Lieu
35	Capital & Net worth	Surrender in Lieu
91	Conducting business without an affiliation	Revocation
84	Conducting business without an affiliation	Forfeiture
43	Conducting business without an affiliation	Forfeiture
43	Conducting business without an affiliation	Forfeiture
2	Doing business without a license	C&D
27	Failed to file annual report	Surrendered their license
101	Failed to file annual report	PLOA
18	Failed to file annual report	PLOA
18	Failed to file annual report	PLOA
107	Failed to file annual report	PLOA
11	Failed to file annual report	Forfeiture
11	Failed to file annual report	PLOA
11	Failed to file annual report	Forfeiture
12	Failed to file annual report	PLOA
12	Failed to file annual report	PLOA
12	Failed to file annual report	PLOA
12	Failed to file annual report	PLOA
15	Failed to file annual report	PLOA
15	Failed to file annual report	Forfeiture
15	Failed to file annual report	PLOA
26	Failed to file annual report	No action
30	Failed to file annual report	No action
30	Failed to file annual report	Forfeiture
31	Failed to file annual report	Forfeiture
31	Failed to file annual report	Forfeiture
33	Failed to file annual report	PLOA
36	Failed to file annual report	PLOA
36	Failed to file annual report	Forfeiture
50	Failed to file annual report	Forfeiture
57	Failed to file annual report	Forfeiture
26	Failure to follow the escrow instructions	Forfeiture

Days Open	Case Type	Action
40	Failure to follow the escrow instructions	Forfeiture
47	Failure to follow the escrow instructions	Forfeiture
50	Failure to issue lenders policy	No action
50	Failure to issue lenders policy	Forfeiture
14	Failure to maintain a physical office	No action
48	Failure to maintain agency appointments	PLOA
36	Failure to maintain agency appointments	Forfeiture
65	Failure to maintain agency appointments	Forfeiture
28	Failure to pay annual assessment	PLOA
28	Failure to pay annual assessment	PLOA
28	Failure to pay annual assessment	PLOA
28	Failure to pay annual assessment	PLOA
27	Failure to pay annual assessment	PLOA
27	Failure to pay annual assessment	PLOA
27	Failure to pay annual assessment	PLOA
27	Failure to pay annual assessment	PLOA
27	Failure to pay annual assessment	PLOA
27	Failure to pay annual assessment	PLOA
27	Failure to pay annual assessment	PLOA
27	Failure to pay annual assessment	PLOA
28	Failure to pay annual assessment	PLOA
28	Failure to pay annual assessment	PLOA
22	Failure to pay annual assessment	PLOA
22	Failure to pay annual assessment	PLOA
22	Failure to pay annual assessment	PLOA
22	Failure to pay annual assessment	PLOA
22	Failure to pay annual assessment	PLOA
22	Failure to pay annual assessment	PLOA
22	Failure to pay annual assessment	PLOA
35	Failure to pay annual assessment	PLOA
34	Failure to pay annual assessment	PLOA
34	Failure to pay annual assessment	PLOA
28	Failure to pay annual assessment	PLOA
24	Failure to pay annual assessment	PLOA
35	Failure to pay annual assessment	Forfeiture
35	Failure to pay annual assessment	PLOA
35	Failure to pay annual assessment	PLOA
29	Failure to pay annual assessment	PLOA
29	Failure to pay annual assessment	Forfeiture
4	Failure to pay annual assessment	PLOA
4	Failure to pay annual assessment	PLOA

Days Open	Case Type	Action
4	Failure to pay annual assessment	PLOA
4	Failure to pay annual assessment	PLOA
8	Failure to pay annual assessment	Forfeiture
48	Failure to pay annual assessment	PLOA
42	Failure to pay annual assessment	PLOA
17	Failure to pay annual assessment	No action
17	Failure to pay annual assessment	PLOA
17	Failure to pay annual assessment	PLOA
18	Failure to pay annual assessment	Forfeiture
22	Failure to pay annual assessment	Forfeiture
22	Failure to pay annual assessment	Forfeiture
22	Failure to pay annual assessment	PLOA
22	Failure to pay annual assessment	PLOA
22	Failure to pay annual assessment	Forfeiture
22	Failure to pay annual assessment	Forfeiture
23	Failure to pay annual assessment	No action
55	Failure to pay annual assessment	No action
31	Failure to pay annual assessment	Revocation
72	Failure to pay annual assessment	PLOA
183	Failure to pay annual assessment	Forfeiture
99	Failure to respond to ABA	Forfeiture
99	Failure to respond to ABA	Forfeiture
100	Failure to respond to ABA	Forfeiture
104	Failure to respond to ABA	Forfeiture
104	Failure to respond to ABA	Forfeiture
104	Failure to respond to ABA	Forfeiture
104	Failure to respond to ABA	Forfeiture
105	Failure to respond to ABA	Forfeiture
105	Failure to respond to ABA	Forfeiture
106	Failure to respond to ABA	Forfeiture
107	Failure to respond to ABA	Forfeiture
107	Failure to respond to ABA	Forfeiture
112	Failure to respond to ABA	Forfeiture
112	Failure to respond to ABA	Forfeiture
49	Illegal pass through escrow - flipping	No action
13	Escrow funds in a non FDIC account	PLOA
22	Joint advertisement with a client	PLOA
170	Joint advertisement with a client	Forfeiture
16	No appointment	No action
16	No appointment	No action
16	No appointment	No action
16	No appointment	No action

Days Open	Case Type	Action
27	No appointment	No action
23	No appointment	No action
74	No appointment - fiduciary issues	Emergency Order
51	Unfair inducement	No action
46	Unfair inducement	Forfeiture
14	Use of an unfiled/discounted rate	No action
49	Wire fraud - fiduciary violation	Forfeiture
63	Wire fraud - fiduciary violation	Forfeiture