

State of Utah
Administrative Rule Analysis
Revised May 2025

NOTICE OF SUBSTANTIVE CHANGE

TYPE OF FILING: Repeal

Rule or section number: R592-1

Filing ID: OFFICE USE ONLY

Date of previous publication (only for CPRs):

Agency Information

1. Title catchline: Insurance, Title and Escrow Commission

Building: Taylorsville State Office Building

Street address: 4315 S. 2700 W.

City, state: Taylorsville, UT

Mailing address: PO Box 146901

City, state and zip: Salt Lake City, UT 84114-6901

Contact persons:

Name: **Phone:** **Email:**

Steve Gooch 801-957-9322 sgooch@utah.gov

Please address questions regarding information on this notice to the persons listed above.

General Information

2. Rule or section catchline:

R592-1. Title Insurance Licensing

3. Are any changes in this filing because of state legislative action?

Changes are not because of legislative action.

If yes, any bill number and session:

4. Purpose of the new rule or reason for the change:

The Department discovered that this rule conflicts with Section 31A-2-404(1)(c)(ii). The rule is being repealed to remove this conflict.

The Title & Escrow Commission approved this repeal in its October 20, 2025 meeting by a vote of **x-0**.

5. Summary of the new rule or change:

The filing repeals the rule.

Fiscal Information

6. Provide an estimate and written explanation of the aggregate anticipated cost or savings to:

A. State budget:

There is no anticipated cost or savings to the state budget. The requirement for the Insurance Commissioner to seek concurrence with the Title & Escrow Commission remains in statute, and the Commissioner will continue to seek such concurrence.

B. Local governments:

There is no anticipated cost or savings to local governments. This rule governs the relationship between the Department and the Title & Escrow Commission, and does not involve local governments in any way.

C. Small businesses ("small business" means a business employing 1-49 persons):

There is no anticipated cost or savings to local governments. This rule governs the relationship between the Department and the Title & Escrow Commission, and does not involve small businesses in any way.

D. Non-small businesses ("non-small business" means a business employing 50 or more persons):

There is no anticipated cost or savings to local governments. This rule governs the relationship between the Department and the Title & Escrow Commission, and does not involve non-small businesses in any way.

E. Persons other than small businesses, non-small businesses, state, or local government entities ("person" means any individual, partnership, corporation, association, governmental entity, or public or private organization of any character other than an *agency*):

There is no anticipated cost or savings to any other persons. The requirement for the Insurance Commissioner to seek concurrence with the Title & Escrow Commission remains in statute, and the Commissioner will continue to seek such concurrence.

F. Compliance costs for affected persons:

There are no compliance costs for any affected persons. Concurrence between the Insurance Commissioner and Title & Escrow Commission is discussed during the regular Title & Escrow Commission meetings. These meetings will continue and concurrence will still be sought.

G. Regulatory Impact Summary Table (This table includes only fiscal impacts the agency was able to measure. If the agency could not estimate an impact, it is excluded from this table but described in boxes A through F.)

Regulatory Impact Summary Table

Fiscal Cost	FY2026	FY2027	FY2028	FY2029	FY2030
State Budget	\$0	\$0	\$0	\$0	\$0
Local Governments	\$0	\$0	\$0	\$0	\$0
Small Businesses	\$0	\$0	\$0	\$0	\$0
Non-Small Businesses	\$0	\$0	\$0	\$0	\$0
Other Persons	\$0	\$0	\$0	\$0	\$0
Total Fiscal Cost	\$0	\$0	\$0	\$0	\$0
Fiscal Benefits	FY2026	FY2027	FY2028	FY2029	FY2030
State Budget	\$0	\$0	\$0	\$0	\$0
Local Governments	\$0	\$0	\$0	\$0	\$0
Small Businesses	\$0	\$0	\$0	\$0	\$0
Non-Small Businesses	\$0	\$0	\$0	\$0	\$0
Other Persons	\$0	\$0	\$0	\$0	\$0
Total Fiscal Benefits	\$0	\$0	\$0	\$0	\$0
Net Fiscal Benefits	\$0	\$0	\$0	\$0	\$0

H. Department head comments on fiscal impact and approval of regulatory impact analysis:

The Commissioner of the Insurance Department, Jonathan T. Pike, has reviewed and approved this regulatory impact analysis.

Citation Information

7. Provide citations to the statutory authority for the rule. If there is also a federal requirement for the rule, provide a citation to that requirement:

Subsection 31A-2-404(2)(a)(ii)	Subsection 31A-2-404(2)(b)	

Incorporation by Reference Information

8. Incorporation by Reference (if this rule incorporates more than two items by reference, please include additional tables):

A. This rule adds or updates the following title of material incorporated by reference (a copy of the material incorporated by reference must be submitted to the Office of Administrative Rules. *If none, leave blank*):

Official Title of Materials Incorporated (from title page)	
Publisher	
Issue Date	
Issue or Version	

B. This rule adds or updates the following title of material incorporated by reference (a copy of the material incorporated by reference must be submitted to the Office of Administrative Rules. *If none, leave blank*):

Official Title of Materials Incorporated (from title page)	
Publisher	
Issue Date	
Issue or Version	

Public Notice Information

9. The public may submit written or oral comments to the agency identified in box 1.

A. Comments will be accepted until:	12/15/2025
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B. A public hearing (optional) will be held (The public may request a hearing by submitting a written request to the agency, as outlined in Section 63G-3-302 and Rule R15-1.):

Date:	Time (hh:mm AM/PM):	Place (physical address or URL):

To the agency: If more than one hearing is planned to take place, continue to add rows.

10. This rule change MAY become effective on: 12/22/2025

NOTE: The date above is the date the agency anticipates making the rule or its changes effective. It is NOT the effective date.

Agency Authorization Information

To the agency: Information requested on this form is required by Sections 63G-3-301, 63G-3-302, 63G-3-303, and 63G-3-402. The office may return incomplete forms to the agency, possibly delaying publication in the *Utah State Bulletin* and delaying the first possible effective date.

Agency head or designee and title:	Steve Gooch, Public Information Officer	Date:
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R592. Insurance, Title and Escrow Commission.

R592 1. Title Insurance Licensing.

R592 1-1. Authority.

This rule is promulgated by the Title and Escrow Commission pursuant to Subsections 31A-2-404(2)(a)(ii) and 31A-2-404(2)(b).

R592 1-2. Purpose and Scope.

(1) The purpose of this rule is to establish the Commission's preliminary concurrence in the commissioner's decision to issue or renew a title license under Subsection 31A-2-404(2)(b).

(2) This rule applies to a title licensee and an applicant for a title insurance license.

R592 1-3. Definitions.

Terms used in this rule are defined in Sections 31A-1-301 and 31A-2-402.

R592 1-4. Licensing.

The Commission grants preliminary concurrence to the commissioner for the issuing or renewing of title insurance licenses, subject to final concurrence as specified in Section R592 1-5, to an applicant that:

- (1) complies with Sections 31A-23a-104, 31A-23a-105, 31A-23a-106, 31A-23a-107, 31A-23a-108, and 31A-23a-204 for initial application;
- (2) complies with Section 31A-23a-202 for renewal of a license; and
- (3) meets each requirement for the issuance of a license.

R592 1-5. Commission Concurrence with License Issuance or Renewal.

(1) The commissioner will report to the Commission, at an interval and in a format acceptable to the commissioner and the Commission, the name of each title licensee and applicant who is issued:

- (a) an initial license; or
- (b) a renewal license.

(2) In an open and public meeting, the Commission shall:

- (a) give final concurrence; or
- (b) not concur with the licensing decision of the commissioner.

(3) If the Commission does not concur with a licensing decision of the commissioner, the commissioner shall commence an administrative proceeding under the Utah Administrative Procedures Act to deny, revoke, suspend, limit, or place on probation the license.

R592 1-6. Severability.

If any provision of this rule, Rule R592 1, or its application to any person or situation is held invalid, such invalidity does not affect any other provision or application of this rule that can be given effect without the invalid provision or application. The remainder of this rule shall be given effect without the invalid provision or application.

KEY: title insurance

Date of Last Change: August 23, 2021

Notice of Continuation: August 18, 2025

Authorizing, and Implemented or Interpreted Law: 31A-2-402]