

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. EXPRESS TITLE INSURANCE AGENCY INC., Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2025-4850 Donald H. Hansen Administrative Law Judge/Presiding Officer
---	---

Complainant, Utah Insurance Department ("Department") and Respondent, Express Title Insurance Agency 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 90984.
2. Respondent's mailing address is [REDACTED].
3. Pursuant to Utah Admin. Code R.592-10-7(1), an agency title insurance producer shall

pay an annual title assessment by the due date provided on the invoice.

4. The Department sent the 2025 Annual Title Assessment to the Respondent on July 31, 2025, with a due date to pay the invoice by August 29, 2025. Respondent failed to pay the 2025 Annual Title Assessment by the due date listed on the invoice.

5. On August 26, 2025, a reminder email was sent to all title agencies that had not paid the assessment.

6. On September 12, 2025, a request was sent to the Respondent again notifying Respondent that the invoice was overdue and requiring the Respondent to provide an explanation as to why the respondent had failed to pay the 2025 Annual Title Assessment by the due date.

7. On September 15, 2025, Respondent provided an explanation as to why the assessment was not paid timely and remitted payment to the Department for the 2025 Annual Title Assessment.

8. 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 Admin. Code R.592-10-7(1), an agency title insurance producer shall pay an annual title assessment by the due date provided on the invoice.

4. Respondent violated Utah Admin. Code R.592-10-7(1), when it failed to pay the 2025 Annual Title Assessment by August 29, 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 1st day of October 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

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:

Express Title Insurance Agency Inc.

[REDACTED]
[REDACTED]
[REDACTED]

and

Shelley A. Coudreaut
Assistant Attorney General
sacoudreaut@agutah.gov

DATED this 1st day of October 2025.

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