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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. NATIONS TITLE INSURANCE AGENCY OF UTAH INC, Respondent.	NOTICE OF AGENCY ACTION AND ORDER Docket No. 2025-4869 Donald H. Hansen Administrative Law Judge/Presiding Officer
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NOTICE OF AGENCY ACTION

The Utah Insurance Department (the “Department”) commences this agency action as an informal adjudicative proceeding against Respondent Nations Title Insurance Agency of Utah Inc (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through -203, and to Utah Admin. Code R590-160.

This agency action is based on the facts and law set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code § 63G-4-202(1) and Utah Admin Code R590-160-4 and -7.

ORDER

Based on the facts and the law set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner (“Commissioner”) orders as follows:

1. Respondent shall forfeit to the Department the amount of \$250.00.
2. Respondent shall pay the forfeiture to the Department in full no later than 30 days after this order is signed.
3. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-7(1), this informal adjudicative proceeding shall be closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondent unless a request for a hearing on this matter is received from Respondent prior to that date.
4. A request for a hearing shall be in writing and sent by email to uidadmincases@utah.gov or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 4315 S. 2700 W., Taylorsville, UT 84129.
5. The request for hearing shall state the basis for the relief requested.
6. If you fail to request a hearing you will be bound by this Order. Failure to request a hearing is a failure to exhaust administrative remedies and precludes any further administrative or judicial review or appeal of this matter.

DATED this 21st day of November 2025.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
DONALD H. HANSEN
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129
Telephone: (801) 957-9321
Email: uidadmincases@utah.gov

NOTICE REGARDING ENFORCEMENT OF THE ORDER

Failure to obey the 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 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 to those jurisdictions.

DECLARATION

Under criminal penalty of Utah law, I, Tracy Klausmeier, declare the following:

1. I am currently employed as a Director of the Property and Casualty Division with the Utah Insurance Department (“Department”) where my responsibilities include investigating and enforcing Utah insurance laws.

2. I submit this Declaration as the basis for issuing the Notice of Agency Action and Order against Nations Title Insurance Agency of Utah Inc (“Respondent”) to which this Declaration is attached.

3. Based on my personal knowledge and/or based on the facts appearing in the Department’s records and files, the following facts are true:

- a. Respondent is a resident producer organization holding title examination and title escrow lines of authority and authorized to do the business of insurance in Utah under license number 103269.
- b. Pursuant to Utah Admin. Code R592-10-7(1), agency title insurance producers are required to pay the Annual Title Assessment by the date on the invoice.
- c. 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.
- d. The Department sent a reminder email to the Respondent on August 26, 2025.
- e. Respondent did not pay the invoice until September 15, 2025.

4. The above declared facts demonstrate that Respondent violated Utah Admin. Code R592-10-7(1) by failing to pay the 2025 Annual Title Assessment until September 15, 2025.

5. Based on Utah Code § 31A-2-308 and other similar enforcement cases, the proper forfeiture for the violation(s) should be \$250.00.

Signed on this 20th day of November 2025 in Salt Lake City, Salt Lake County, State of Utah.

/s/ Tracy Klausmeier
Tracy Klausmeier, Director
Property & Casualty Division
Utah Insurance Department

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on this date a true and correct copy of the foregoing
Notice of Agency Action and Order, with the Declaration attached to it, was emailed to:

Nations Title Insurance Agency of Utah Inc

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and

Tracy Klausmeier

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Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129

DATED this 21st day of November 2025.

/s/ Jeanine Couser

Jeanine Couser
Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129
(801) 957-9321