

5-Year Reviews of Title Insurance Rules

- **R592-11:** Title Insurance Producer Annual Reports.

Utah statute requires all state agencies to do 5-year reviews of their rules to ensure they continue to make sense in a changing world.

What must be done at the June 8, 2026 Title & Escrow Commission meeting is to make a yes-or-no determination of whether the above rules should stay on the books.

Rules cannot be amended as part of a 5-year review, but the need for future amendments can be discussed for inclusion on a future agenda.

State of Utah
Administrative Rule Analysis
Revised May 2026

NOTICE OF FIVE-YEAR REVIEW AND STATEMENT OF CONTINUATION

Rule number:	R592-11	Filing ID: OFFICE USE ONLY
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Effective date:	OFFICE USE ONLY
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1. Agency Information

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

2. 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.

3. General Information

A. Rule catchline:
R592-11. Title Insurance Producer Annual Reports

B. Statutory provisions that authorize or require this rule and an explanation of those particular statutory provisions:

Section 31A-2-404	Requires the Title and Escrow Commission to write rules related to title insurance.
Section 31A-23a-406	Requires title licensees to maintain a physical office in Utah for the processing of escrow, which is required to be reported in Section R592-11-3.
Section 31A-23a-413	Requires the annual filing of a report by each title insurance producer, as defined in Section R592-11-3.

C. A summary of written comments received during and since the last five-year review of this rule from interested persons supporting or opposing this rule:

No comments have been received since the last five-year review of this rule.

D. A reasoned justification for continuation of this rule, including reasons why the agency disagrees with comments in opposition to this rule, if any:

This rule is needed to establish the form and filing deadline for the Title Insurance Producer Annual Report required by Section 31A-23a-413. Therefore, this rule must be continued. The Title and Escrow Commission voted at its June 8, 2026 meeting to continue this rule by a **vote of x-0.**

4. Agency Authorization Information

To the agency: Information requested on this form is required by Section 63G-3-305. The office may return incomplete forms to the agency, possibly delaying publication in the *Utah State Bulletin*.

Agency head or designee and title:	Steve Gooch, Public Information Officer	Date:	
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Reminder: Text changes cannot be made with this type of rule filing. To change any text, please file an amendment or a nonsubstantive change.

R592-11-1. Authority.

This rule is promulgated by the Title and Escrow Commission pursuant to Sections 31A-2-404, 31A-23a-406, and 31A-23a-413.

R592-11-2. Purpose and Scope.

(1) The purpose of this rule is to establish the requirements of and a filing deadline for the Title Insurance Producer Annual Report required by Section 31A-23a-413.

(2) This rule applies to an agency title insurance producer.

R592-11-3. Title Insurance Producer Annual Report.

(1) An agency title insurance producer shall file a Title Insurance Producer Annual Report not later than May 1 of each year.

(2) A Title Insurance Producer Annual Report shall include:

(a) the number and location of each title or escrow trust account;

(b) proof of financial protection under Subsection 31A-23a-204(2)(a);

(c) the name of the individual title insurance producer designated as the "qualifying licensee" under Subsection 31A-23a-204(1);

(d) the physical address in Utah maintained by an agency title insurance producer;

(e) the physical address of each Utah branch office maintained by an agency title insurance producer;

(f) a verified statement of the agency title insurance producer's financial condition, transactions, and affairs of the preceding two calendar years, including:

(i) a balance sheet;

(ii) a cash flow statement; and

(iii) an income statement; and

(g) a list of all currently contracted underwriters.

R592-11-4. Electronic Filing of Title Insurance Producer Annual Report.

The Title Insurance Producer Annual Report shall be submitted electronically using the department's secure file upload site located at <https://portal.uid.utah.gov/sife>.

R592-11-5. Severability.

If any provision of this rule, Rule R592-11, 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: January 22, 2025

Notice of Continuation: June 14, 2021

Authorizing, and Implemented or Interpreted Law: 31A-2-404(2)(a); 31A-23a-406(1)(g); 31A-23a-413; 31A-23a-503(8)