

M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
Attorneys for Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 538-3872

**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

PREMIER TITLE INSURANCE AGENCY, INC.
7240 South Highland Dr., #200
Salt Lake City, UT 84121
License No. 97944

**STIPULATION
&
ORDER**

Docket No. 2009-097 PC

Enf. Case No. 2362

STIPULATION

1. Respondent, Premier Title Insurance Agency, Inc., is a licensed title insurance agency in the State of Utah, holding License No. 97944.

2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:

a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;

b. Respondent admits the Findings of Fact and Conclusions made therefrom;

c. Respondent stipulates to the summary entry of the Order herein which shall be

in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

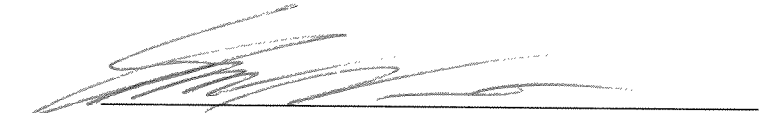
3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

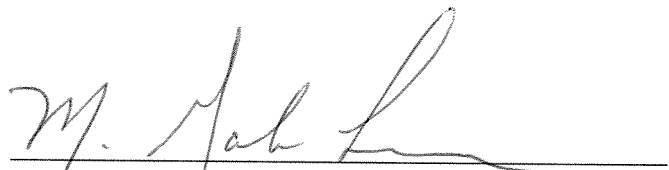
4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 29 day of June, 2009.


PREMIER TITLE INSURANCE AGENCY, INC.
Shane W. Norris, President


UTAH INSURANCE DEPARTMENT
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. On or about October 10, 2008, Respondent completed the seller's side of a split closing in a real estate transaction for property located in Lehi, Utah.
2. Respondent charged seller a closing fee of \$50.00 in that transaction and did not charge a document preparation fee.
3. Respondent's filed minimum charges at the time of the closing were \$75.00 per side for a conventional escrow plus \$25.00 document preparation fee.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. In charging a fee less than the minimum filed charges, Respondent violated Utah Administrative Code Rule R590-153-5.C.

Based upon the foregoing Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Recommended Order:

RECOMMENDED ORDER

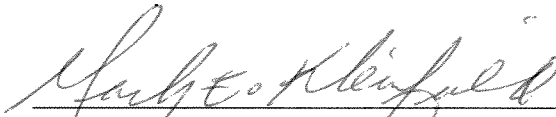
IT IS RECOMMENDED THAT THE TITLE AND ESCROW COMMISSION IMPOSE THE FOLLOWING PENALTY:

1. Respondent be assessed an administrative forfeiture in the amount of \$1,000.00, to be

paid within 30 days of the imposition of the penalty by the Title and Escrow Commission.

DATED this 8th day of JULY, 2009.

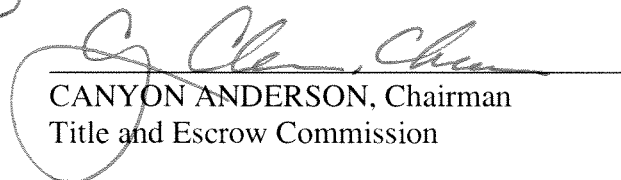
D. KENT MICHIE
INSURANCE COMMISSIONER


MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

ADOPTION OF RECOMMENDED ORDER AND IMPOSITION OF PENALTY

By a vote of 3 to 0, taken in open meeting on this date, the Title and Escrow Commission hereby adopts the recommended order of the presiding officer and imposes the penalties recommended herein above.

DATED this 13th day of JULY, 2009.


CANYON ANDERSON, Chairman
Title and Escrow Commission

NOTIFICATION

Respondent is hereby notified that failure to abide by the terms of this Order may subject it to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the suspension or revocation of its license, and the filing of an action to enforce this Order in the

District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

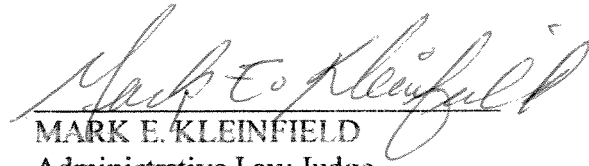
You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

CONCURRENCE WITH COMMISSION IMPOSED PENALTY

On behalf of the Commissioner of the Utah Insurance Department I hereby concur
with the penalty imposed by the Utah Title and Escrow Commission in the above matter.

DATED this 13 day of July, 2009.

D. KENT MICHIE
INSURANCE COMMISSIONER


MARK E. KLEINFELD
Administrative Law Judge

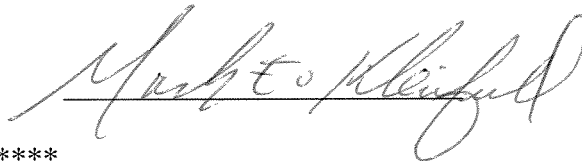
CERTIFICATE OF MAILING

I hereby certify that on the 13 day of July, 2009 a true and correct copy of the above and foregoing **STIPULATION & ORDER** was sent first class mail, postage prepaid to the following:

Premier Title Insurance Agency, Inc.
7240 South Highland Drive, #200
Salt Lake City UT 84121

and a true and correct copy hand-delivered to the following:

M. Gale Lemmon
Assistant Attorney General
Attorney for Utah Insurance Department
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114



UTAH
Invoice - Original

Printed Date: August 05, 2009
Invoice Date: August 05, 2009
Balance Due: \$1,000.00
Due Date: August 12, 2009
Invoice ID: 421869
Payor ID: 10207

SHANE WILSON NORRIS
PREMIER TITLE INSURANCE AGENCY INC
7240 SOUTH HIGHLAND DR 200
SALT LAKE CITY UT 84121

Item Description	Amount
8/5/2009 Monetary Penalty Agency	\$1,000.00
E-Case 2363 Docket 2009-097 PC	
Original Amount Due	\$1,000.00

UTAH
Invoice - Original

Invoice Date: August 05, 2009
Balance Due: \$1,000.00
Due Date: August 12, 2009
Invoice ID: 421869
Payor ID: 10207
Payor Name: PREMIER TITLE
INSURANCE
AGENCY INC

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901