

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

RESPONDENTS:

GT TITLE SERVICES, INC.
License No. 102862
WILLIAM SHAWN FRYE
License No. 190347

STIPULATION
&
ORDER

Docket No. 2009-154 PC

Enf. Case Nos. 2366 & 2367

STIPULATION

1. Respondent GT Title Services, Inc. ("GT Title") is a licensed title insurance agency in the State of Utah, holding License No. 102862. Respondent William Shawn Frye ("Frye") is a licensed title insurance agent in the State of Utah, holding license No. 190347, and is designated on the license of Respondent GT Title.

2. Respondents stipulate 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. Respondents admit the Findings of Fact and Conclusions made therefrom;

c. Respondents stipulate to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

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

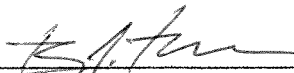
3. Respondents are aware of their right to a hearing at which they may be represented by counsel, present evidence and cross-examine witnesses. Respondents have irrevocably waived their right to such hearing and to any appeal related thereto.

4. Respondents admit the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondents are acting herein free from any duress or coercion of any kind or nature, having been advised fully as to their rights set forth herein.

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

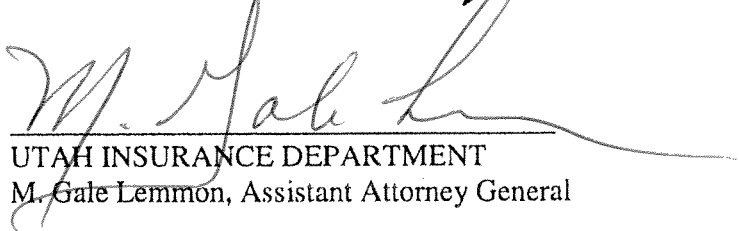
DATED this 28th day of October, 2009.



GT TITLE SERVICES, INC.
Tyler Turner, President



WILLIAM SHAWN FRYE



UTAH INSURANCE DEPARTMENT
M. Gale Lemmon, Assistant Attorney General

RECEIVED
OCT 26 2009
UTAH STATE
INSURANCE DEPT

NOTIFICATION

Respondents are hereby notified that failure to abide by the terms of this Order may subject them to further penalties, including additional forfeitures of up to \$5,000.00 per violation for an agency and of up to \$2,500.00 for an individual licensee, and the suspension or revocation of their licenses, 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.

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

FINDINGS OF FACT

1. During December 2008, Respondent Frye, acting as an agent for Respondent GT Title, delivered gift baskets to clients of GT Title that contained edible items and exceeded \$5.00 in cost.

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

CONCLUSIONS OF LAW

1. In providing gift baskets to clients of GT Title that contained edible items and had a cost in excess of \$5.00, Respondent Frye violated Utah Administrative Code Rule R592-6-5(5) (previously numbered Rule R590-153-6.E).

2. Pursuant to Utah Code Annotated § 31A-23a-302(6), a person designated on an agency license is presumed to be acting on behalf of the agency, and his acts are considered to be the acts of the agency.

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 GT Title Services, Inc. be assessed an administrative forfeiture in the amount of \$1,250.00, to be paid within 30 days of the date of the imposition of the penalty by the

Title and Escrow Commission.

2. Respondent William Shawn Frye, be assessed an administrative forfeiture in the amount of \$500.00, to be paid within 30 days of the date of the imposition of the penalty by the Title and Escrow Commission.

DATED this _____ day of OCT 29 2009, 2009.

D. KENT MICHIE
INSURANCE COMMISSIONER

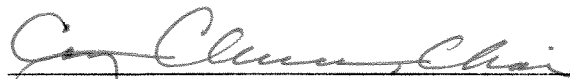


MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

ADOPTION OF RECOMMENDED ORDER AND IMPOSITION OF PENALTY

By a vote of 4 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 9 day of November, 2009.



CANYON ANDERSON, Chairman
Title and Escrow Commission

CERTIFICATE OF MAILING

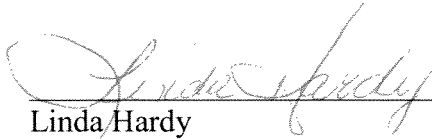
I do hereby certify that on this date I mailed, by regular mail postage prepaid a true and correct copy of the attached:

STIPULATION
&
ORDER

To the following:

GT Title Services, Inc.
512 E 4500 S Ste 150
Salt Lake City, Utah 84403
&
William Shawn Frye
283 North 300 West
Kaysville, Utah 84037

DATED this 9th day of November 2009



Linda Hardy Court Clerk
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901

UTAH
Invoice - Original

Printed Date: November 09, 2009
Invoice Date: November 09, 2009
Balance Due: \$1,250.00
Due Date: December 04, 2009
Invoice ID: 435202
Payor ID: 11934

TYLER TURNER
GRIFFITHS TURNER / GT TITLE SERVICES INC
512 E 4500 S STE 150
SALT LAKE CITY UT 84107

Item Description	Amount
11/9/2009 Monetary Penalty Agency E-Cases 2366 & 67 Docket 2009-154 PC	\$1,250.00
Original Amount Due	<hr/> \$1,250.00

UTAH
Invoice - Original

Invoice Date: November 09, 2009
Balance Due: \$1,250.00
Due Date: December 04, 2009
Invoice ID: 435202
Payor ID: 11934
Payor Name: GRIFFITHS &
TURNER / GT TITLE
SERVICES, INC

Make checks payable to: Utah Insurance Department

Send payment to:

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

**UTAH
Invoice - Original**

Printed Date: November 09, 2009
Invoice Date: November 09, 2009
Balance Due: \$500.00
Due Date: December 04, 2009
Invoice ID: 435201
Payor ID: 77890

FRYE WILLIAM SHAWN
GT TITLE
283 NORTH 300 WEST 504
KAYSVILLE UT 84037

Item Description	Amount
11/9/2009 Monetary Penalty Individual E-Case 2366 & 2367 2009- 154 PC	\$500.00
Original Amount Due	<hr/> \$500.00

**UTAH
Invoice - Original**

Invoice Date: November 09, 2009
Balance Due: \$500.00
Due Date: December 04, 2009
Invoice ID: 435201
Payor ID: 77890
Payor Name: FRYE, WILLIAM
SHAWN

Make checks payable to: Utah Insurance Department

Send payment to:

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