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State Office Building, Room 3110  
Salt Lake City, UT 84114  
Telephone (801) 538-3872

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

<b>COMPLAINANT:</b>	:	<b>CEASE AND DESIST ORDER</b>
UTAH INSURANCE DEPARTMENT	:	
<b>RESPONDENTS:</b>	:	<b>Docket No. <u>2009-101 PC</u></b>
STEWART WATER INFORMATION, LLC	:	
A TITLE INSURANCE AGENCY	:	
455 E. 500 S., Suite 303	:	
Salt Lake City, UT 84111	:	
1980 Post Oak Blvd., Suite 500	:	
Houston, TX 77506	:	
License No. 92812	:	<b>Enf. Case No. <u>2282</u></b>
JOE W. KNOX	:	
2 Moon Ridge Ln.	:	
Crested Butte, CO 81224	:	
Unlicensed	:	
RODNEY K. DEAN	:	
9675 Jordan Way	:	
South Jordan, UT 84095	:	
License No. 121405	:	

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COMES NOW, D. Kent Michie, Insurance Commissioner of the State of Utah, and in support of the following states:

**JURISDICTION**

D. Kent Michie is the Insurance Commissioner of the State of Utah and is charged with the duty of administering and enforcing all provisions of the Utah Insurance Code, pursuant to Utah Code Annotated, §§ 31A-2-201 and 31A-1-105(2).

Based upon information in the files of the Insurance Department the Commissioner enters the following:

**FINDINGS OF FACT**

1. Respondent, Stewart Water Information, LLC, A Title Insurance Agency (“Stewart Water”), is a limited liability company organized under the laws of the State of Colorado on August 9, 1999, under the name “Stewart Water Information, LLC”, with its main offices in Houston, Texas.

2. Stewart Water registered with the Utah Corporations Division on December 18, 2000, under the name “Stewart Water Information & Title Insurance Agency, LLC”, which registration expired for non-renewal on April 14, 2005.

3. Subsequently, Stewart Water again registered with the Utah Corporations Division on October 1, 2008, under the name of “Stewart Water Information, LLC”, which registration is still current.

4. Respondent Stewart Water obtained a license as a resident title insurance agency in the State of Utah on December 8, 2000, under the name “Stewart Water

Information, LLC, A Title Insurance Agency”, license no. 92812. Said license lapsed for non-renewal on June 30, 2007.

5. Stewart Water is neither organized under the laws of the State of Utah nor has its main offices of operation in the State of Utah.

6. Respondent Joe W. Knox (“Knox”), is an individual residing in the State of Colorado, and is the manager of Respondent Stewart Water, and is also represented to be the president of Respondent Stewart Water. Respondent Knox is not licensed to do an insurance business in the State of Utah in any capacity, and is ultimately responsible for the operation of Respondent Stewart Water in the State of Utah.

7. Respondent Rodney K. Dean (“Dean”) is an individual residing in the State of Utah and is licensed in Utah as a title insurance agent, license no. 121405, and is currently acting as a title insurance agent in behalf of Respondent Stewart Title, assisting it in acting as a title agency without a license.

8. Following the lapse of Respondent Stewart Water’s title insurance agency license in the State of Utah, Respondent Stewart Water has continued to act as a title insurance agency in the state without a license through Respondent Dean and under the direction of Respondent Knox. Respondent Stewart Water also continues to advertise and hold itself out as a title insurance agency doing business in the state by means of its Internet web site.

Having entered his Findings of Fact, the commissioner now enters the following:

**CONCLUSIONS OF LAW**

1. In acting as a title insurance agency in the State of Utah after its license has lapsed, Respondent Stewart Water acted without a license in violation of Utah Code Annotated §§ 31A-23a-111(6) and 31A-23a-103(1).

2. Respondents' actions in acting, or assisting another in acting, as a title insurance agency in the State of Utah when the agency was not licensed to act as such constitute an immediate and significant danger to the public welfare as found by the state legislature in requiring a license to conduct such activity, and that threat requires immediate action by the Insurance Commissioner, justifying the issuance of an order requiring Respondents to immediately Cease and Desist any insurance business in the State of Utah under Utah Code Annotated § 63G-4-502.

3. Respondent Stewart Water is not qualified to receive a license as a resident title insurance agency in the State of Utah as not being organized in the State of Utah nor having its main office of operations in the State of Utah.

Having entered his Findings of Fact and Conclusions of Law, the commissioner now enters the following:

### **ORDER**

1. Respondent Stewart Water and all its employees, officers, directors, agents, or by or through any person acting on their behalf, including Respondent Joe W. Knox, and Respondent Rodney K. Dean when acting as agent for Stewart Water, shall immediately Cease and Desist doing any title insurance, or escrow business in the State of Utah, including: soliciting, marketing, or proposing to act as a title or escrow agency; taking receiving or forwarding any application for any title insurance; collecting or receiving, in

full or in part, any premiums or fees; issuing or delivering any title insurance contract or other evidence of title insurance; publishing or disseminating any advertisement or information as a title insurance or escrow agency in the State of Utah; representing or assisting any person to do an unauthorized insurance, or escrow service business; or to procure title insurance, or escrow service from any person not authorized to do such business in the State of Utah.

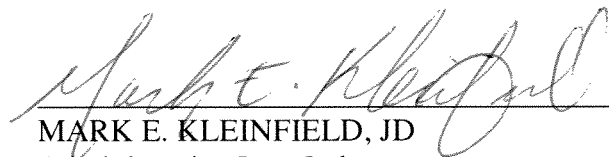
**NOTIFICATION**

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, 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 are licensed may require that you report this action to them.

DATED this 13<sup>th</sup> day of August 2009 MEK  
MEK 2008

D. KENT MICHIE  
INSURANCE COMMISSIONER



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

CERTIFICATE OF MAILING

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

CEASE AND DESIST ORDER

To the following:

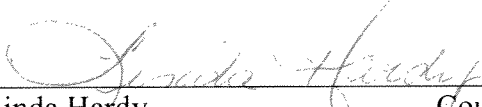
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455 E. 500 S., Suite 303  
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Houston, TX 77506

Joe W. Knox  
2 Moon Ridge Ln.  
Crested Butte, CO. 81224

Rodney K. Dean  
9675 Jordan Way  
South Jordan, UT 84095

DATED this 13<sup>th</sup> day of August, 2009.

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