



RECEIVED

MAY 23 2011

UTAH STATE
INSURANCE DEPT.

M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, Fifth Floor
PO Box 140874
Salt Lake City, UT 84114
Telephone: 801-366-0375

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

<p>COMPLAINANT:</p> <p>UTAH INSURANCE DEPARTMENT</p> <p>RESPONDENT:</p> <p>BRIDGETT K. ELLIS 1182 Creek Ridge Drive South Jordan, UT 84095 License # 215259</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2011-092 LC</p> <p>Enf. Case No. 2833</p>
---	---

STIPULATION

1. Respondent, Bridgett K. Ellis ("Ellis") is a licensed title insurance agent in the State of Utah, holding License No. 215259.
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.

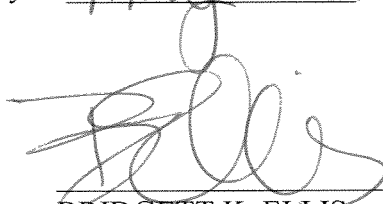
3. Respondent is aware of her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her right to such hearing and to any appeal related thereto.

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

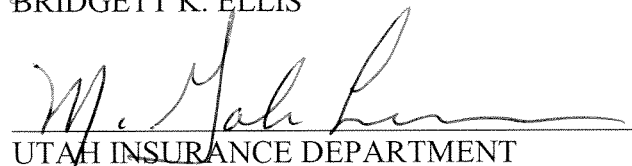
5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to his rights set forth herein.

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

DATED this 19 day of May, 2011.



BRIDGETT K. ELLIS



UTAH INSURANCE DEPARTMENT

M. Gale Lemmon

Assistant Attorney General

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

FINDINGS OF FACT

1. On or about February 7, 2011, the department generated a list of all agency and individual title producers who had reinstated their licenses during January 2011. A review of SIRCON data and the list revealed that Respondent Ellis, whose license had lapsed on October 31, 2010 reinstated her license on January 11, 2011.
2. Due to the lapse in license, Respondent's association with Monument Title Insurance Inc. was terminated on October 31, 2010.
3. On February 22, 2011, a market conduct examiner sent a request to Respondent requesting a narrative statement regarding any title insurance business conducted during the period November 1, 2010 through January 11, 2011.
4. On or about March 2, 2011, Respondent Ellis responded with a written reply stating she had conducted 22 closings during the time period November 1, 2010 through January 11, 2011.
5. The HUD-1 documents confirmed Respondent's statement.
6. On April 4, 2011, Respondent Ellis agreed to this stipulation and proposed order.

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

CONCLUSIONS OF LAW

1. Utah Code Ann. § 31A-23a-103 states as follows:

(1) (a) Unless exempted from the licensing requirement under

Section 31A-23a-201 or 31A-23a-207, a person may not perform, offer to perform, or advertise any service as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary in Utah, without a valid individual or agency license issued under this chapter.

(b) A valid license includes at least one license type and one line of authority pertaining to that license type.

(c) A person may not utilize the services of another as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary if that person knows or should know that the other does not have a license as required by law.

(2) This part may not be construed to require an insurer to obtain an insurance producer license.

(3) An insurance contract is not invalid as a result of a violation of this section.

(Emphasis added.)

2. Respondent was in violation of Section 31A-23a-103 when she conducted 22 closings between November 1, 2010 and January 11, 2011 without an active license or association.

Based upon the foregoing Stipulation, 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 Bridgett K. Ellis be assessed an administrative forfeiture in the amount of \$1,500.00 to be paid to the Department of Insurance in three equal payment of \$500.00. The first to be paid within 30 days of the imposition of the penalty by the Title & Escrow Commission; the second to be paid with 60 days of the imposition of the penalty, and the third to be paid within 90 days of the imposition of the penalty.

2. Respondent be placed on probation for a period of 12 months. The terms of probation are that Respondent shall timely pay the \$1,500.00 forfeiture; and that Respondent shall have no further violations of the Utah Insurance Code, Department Rules, or any order of the Commissioner.

DATED this 26th day of May, 2011.

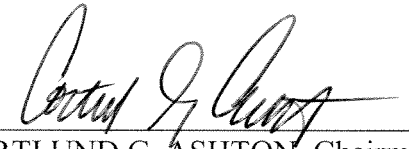
NEAL T. GOOCH
Insurance Commissioner


MARK E. KLEINFELD
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 5 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 penalty recommended herein above.

DATED this 13th day of June, 2011.


CORTLUND G. ASHTON, Chairman
Title and Escrow Commission

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 13th day of June, 2011.

NEAL T. GOOCH
INSURANCE COMMISSIONER


MARK E. KLEINFELD
Administrative Law Judge

NOTIFICATION

Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$2,500.00 per violation and the suspension or revocation of your 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.

CERTIFICATE OF MAILING

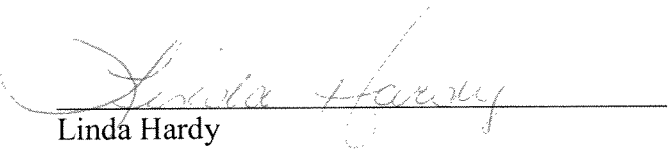
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION
&
ORDER

To the following:

Bridgett K. Ellis
1182 Creek Ridge Drive
South Jordan, UT 84095

DATED this 13th day of June, 2011



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

**UTAH
Invoice**

Printed Date: June 13, 2011

Invoice Date: May 26, 2011
Balance Due: \$500.00
Due Date: August 26, 2011
Invoice ID: 512123

ELLIS BRIDGETT K
1182 CREEK RIDGE DRIVE
SOUTH JORDAN UT 84095

Item Description	Amount
Monetary Penalty Individual	\$1,500.00
Original Amount Due	\$1,500.00
Payments Received	
5/31/2011 Check	\$1,000.00
Balance Due	\$500.00

**UTAH
Invoice**

Printed Date: June 13, 2011

Invoice Date: May 26, 2011
Balance Due: \$500.00
Due Date: August 26, 2011
Invoice ID: 512123

Make checks payable to: Utah Insurance Department

Send payment to:

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

Detach and Return with Payment