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Attorney General  
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160 East 300 South, Fifth Floor  
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Salt Lake City, UT 84114-0874  
Telephone (801) 366-0375

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

**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

AMERICAN PREFERRED TITLE INSURANCE  
AGENCY, INC. formerly known as UTAH  
COMMERCIAL TITLE INSURANCE AGENCY  
1725 East 1450 South, Ste. 110  
Clearfield, Utah 84015  
Attn: John Lish

License No. 91641

**NOTICE OF INFORMAL  
ADJUDICATIVE PROCEEDING  
AND ORDER**

DOCKET No. 2011-041 PC

Enforcement Case No. 2848

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The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Ann. §§ 31A-2-101 and 63-46b-3 and Utah Admin. Code R590-160.

Based upon information contained in agency files or known to the Commissioner, the Commissioner makes the following:

**FINDINGS OF FACT**

1. Respondent is a licensed title insurance agency in the State of Utah.
2. Respondent failed to pay the title insurance assessment due by December 30, 2010.

6. As of the date of this Notice of Informal Adjudicative Proceeding and Order, no response has been received and the time for response and any extensions granted has expired.

Having entered his Findings of Fact, the Commissioner now enters his:

**CONCLUSION OF LAW**

1. In failing to pay an assessment when due, Respondent violated Utah Code Ann. §31A-23a-415 and Utah Administrative Code R592-9 and R592-10.

Based upon the foregoing Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

**ORDER**

**IT IS HEREBY ORDERED:**

1. Respondent shall pay an administrative forfeiture in the amount of \$750.00. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.

2. Respondent shall pay all outstanding title assessments herein found not to be paid, to be received in the offices of the Utah Insurance Department no later than 10 (ten) days after this Order becomes final.

4. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

**NOTIFICATION**

If you request a hearing regarding this matter, the department will be represented by M. Gale Lemmon, Assistant Attorney General, 160 East 300 South, Fifth Floor, (PO Box 140874), Salt Lake City, Utah 84114-0874, Telephone Number (801) 366-0375. Failure to request a hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

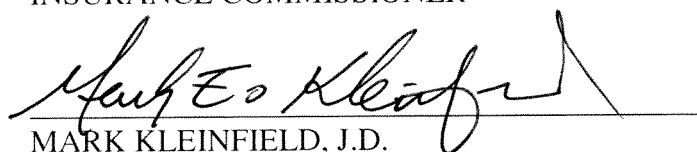
You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$5,000.00 per violation and the suspension or revocation of your license of the filing of an action to enforce this Order in District Court which may impose forfeitures 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.

**Questions regarding this Adjudicative Proceeding should be directed to Tammy Greening at the Utah Insurance Department (801) 538-3786 or by email to [tgreening@utah.gov](mailto:tgreening@utah.gov).**

DATED THIS 20<sup>th</sup> day of April, 2011.

NEAL T. GOOCH  
INSURANCE COMMISSIONER



MARK KLEINFELD, J.D.  
ADMINISTRATIVE LAW JUDGE

Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone (801) 538-3800

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:

NOTICE OF INFORMAL  
ADJUDICATIVE PROCEEDING  
AND ORDER

To the following:

American Preferred Title Insurance Agency, Inc.  
Formerly known as  
Utah Commercial Title Insurance Agency  
Attn: John Lish  
1725 East 1450 South, Ste. 110  
Clearfield, UT 84015

DATED this 26<sup>th</sup> day of April, 2011



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

**UTAH  
Invoice**

Printed Date: April 20, 2011

Invoice Date: November 11, 2010  
Balance Due: \$850.00  
Due Date: December 30, 2010  
Invoice ID: 483824

UTAH COMMERCIAL TITLE INSURANCE AGENCY  
1725 E 1450 S STE 110  
CLEARFIELD UT 84015

<b>Item Description</b>	<b>Amount</b>
Title Ins Recovery Assessment Agency	\$250.00
Title Insurance Assessment	\$600.00
<b>Original Amount Due</b>	<u>\$850.00</u>
<b>Payments Received</b>	
	<u><b>Balance Due</b></u>

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**UTAH  
Invoice**

Printed Date: April 20, 2011

Invoice Date: November 11, 2010  
Balance Due: \$850.00  
Due Date: December 30, 2010  
Invoice ID: 483824

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**

Printed Date: April 26, 2011

Invoice Date: April 25, 2011  
Balance Due: \$750.00  
Due Date: May 21, 2011  
Invoice ID: 507850

AMERICAN PREFERRED TITLE INSURANCE AGENCY  
1725 E 1450 S STE 110  
CLEARFIELD UT 84015

<b>Item Description</b>	<b>Amount</b>
Monetary Penalty Agency	\$750.00
<b>Original Amount Due</b>	<u>\$750.00</u>
<b>Payments Received</b>	
	<u>Balance Due</u>

*E-Case 2484  
Docket 2011-041 PC*

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**UTAH  
Invoice**

Printed Date: April 26, 2011

Invoice Date: April 25, 2011  
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3110 State Office Building  
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