



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

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BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH

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**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

DANIEL ALFONSO BLANCO  
5418 W. Big Springs Drive  
West Jordan, UT 84088  
License No. 90232

**STIPULATION AND ORDER**

Docket No. 2012-088 LC

Enf. Case No. 3101

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**STIPULATION**

1. Respondent, Daniel Alfonso Blanco, is a licensed title insurance agent in the State of Utah, holding License 90232.
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.

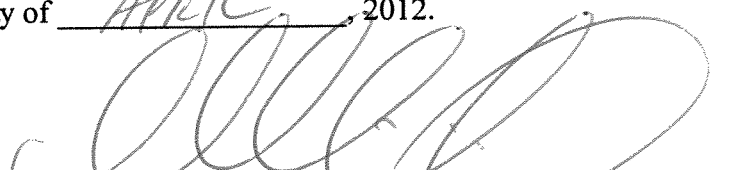
3. Respondent is aware of his right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived his right to such hearing and to any appeal related thereto.


4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner and Title and Escrow Commission 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 Title and Escrow Commission is solely for purpose of disposition of the matter entitled herein.

DATED this 9 day of April, 2012.

  
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DANIEL ALFONSO BLANCO, Licensee

  
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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 August 1, 2011, Respondent was allowed to renew his license based on his continuous up to date notification of his pending criminal case in the United States District Court for the District of Utah, Case # 2:10cr01030. The charges brought against Respondent involved wire fraud and money laundering.

2. On January 25, 2012, Respondent communicated with the Title Division expressing his wish to voluntarily surrender his producer license.

3. On January 31, 2012, Scott Halverson, Respondent's supervisor at Integrated Title Insurance Services, LLC communicated with the Division stating that "Mr. Blanco wishes to surrender his license as part of a plea agreement with the state." A check of the criminal matter revealed that Respondent had entered a plea of guilty to wire fraud and money laundering on January 5, 2012.

4. On January 31, 2012, a Division employee sent an email to Respondent informing his that the Department could not accept his request for voluntary surrender of his license but could offer him revocation of the license by stipulation and order.

5. On January 31, 2012, Respondent agreed to revocation of his license by stipulation and order.

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

**CONCLUSIONS OF LAW**

1. Respondent's title insurance agent's license should be revoked pursuant to Utah Code

Ann. § 31A-23a-111:

- (xiv) is convicted of a felony;
- (xv) admits or is found to have committed an insurance unfair trade practice or fraud;
- (xvi) in the conduct of business in this state or elsewhere:
  - (A) uses fraudulent, coercive, or dishonest practices; or
  - (B) demonstrates incompetence, untrustworthiness, or financial irresponsibility. . . .

**RECOMMENDED ORDER**

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

1. Respondent, Daniel Alfonso Blanco's title agent's license be revoked forthwith.
2. Respondent immediately cease doing any insurance business in the State of Utah.

DATED this 10<sup>th</sup> day of April, 2012.

NEAL T. GOOCH  
Insurance Commissioner

  
MARK E. KLEINFELD

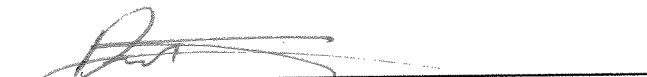
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone: (801) 538-3800

**ADOPTION OF RECOMMENDED ORDER AND IMPOSITION OF PENALTY**

By a vote of 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 penalty recommended herein above.

DATED this 14<sup>th</sup> day of May, 2012.

  
Dirk Donald Keyes, Chairman  
Title and Escrow Commission

**NOTIFICATION**

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 per day for continued violation.

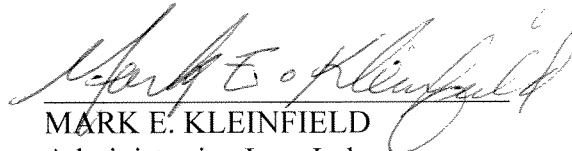
You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

**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 14<sup>th</sup> day of May, 2012.

NEAL T. GOOCH  
INSURANCE COMMISSIONER

  
MARK E. KLEINFELD  
Administrative Law Judge