M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, Fifth Floor
P.O. Box 140874
Salt Lake City, UT 84114-0874
Telephone (801) 366-0375

OF THE STATE OF UTAH

COMPLAINANT: : NOTICE OF INFORMAL : ADJUDICATIVE PROCEEDING

UTAH INSURANCE DEPARTMENT : AND ORDER

RESPONDENT:

AMERICAN SECURE TITLE INSURANCE AGY: DOCKET No. 2012-076 PC

960 S. Main Street, Suite 2B :

P. O. Box 889 : Enforcement Case No. 3128

Attn: Bridgette Dodge :

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 Branch Office and Recovery Fund Assessments due by December 30, 2011.
- Respondent failed to respond to an inquiry of the Commission dated February 27,
 with a time for response no later than March 5, 2012.

4. 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 R592-10.
- 2. In failing to submit a response to an inquiry from the Commissioner, the Respondent violated Utah Code Ann. Subsection 31A-2-202(4).
- 3. Based upon the foregoing Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

ORDER

IT IS HEREBY ORDERED:

- l. Respondent shall pay an administrative forfeiture in the amount of \$1,500.00. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.
- 2. 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) 266-0375. Failure to request a

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.

DATED THIS 7^{th} day of 4 + 2 = 0.012.

NEAL T. GOOCH

INSURANCE COMMISSIONER

MARK KLEINFIELD, 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 Secure title Insurance Agency Attn: Bridgett Dodge 960 S Main Street, Suite 2B Brigham City, UT 84302-0889

DATED this 7th day of May, 2012

Linda Hardy

Market Conduct

Amount \$1,500.00

\$1,500.00

UTAH Invoice

Printed Date: May 07, 2012

Invoice Date: May 07, 2012

Balance Due: \$1,500.00

Due Date: June 1, 2012

Invoice ID: 578926

AMERICAN SECURE TITLE INSURANCE AGENCY PO BOX 889 BRIGHAM CITY UT 84302-0889

Item Description

Monetary Penalty Agency

Original Amount Due

Payments Received

Balance Due

UTAH Invoice

Printed Date: May 07, 2012

Invoice Date: May 07, 2012
Balance Due: \$1,500.00
Due Date: June 11, 2012
Invoice ID: 578926

Make checks payable to: Utah Insurance Department

Send payment to:

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