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RECEIVED

MAR 25 2013

UTAH STATE
INSURANCE DEPT.

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

NATIONAL TITLE AGENCY, LLC
5295 S Commerce Drive, Suite 250
Murray UT 84107
License No. 245855

STIPULATION AND ORDER

Docket No. 2013-033 LC

Enf. Case No. 3269

STIPULATION

1. Respondent, National Title Agency ("Agency"), is a licensed title insurance agency in the State of Utah, holding License 245855.
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 its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its 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.

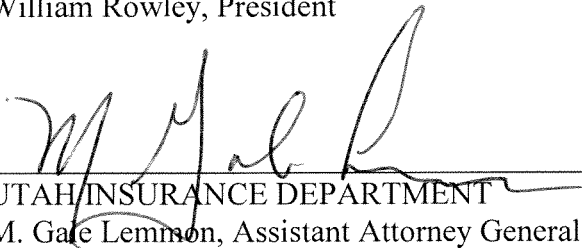
5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

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 25TH day of MARCH, 2012.
2013



NATIONAL/TITLE AGENCY, LLC
William Rowley, President



UTAH INSURANCE DEPARTMENT
M. Gale Lemmon, Assistant Attorney General

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

FINDINGS OF FACT

1. On November 12, 2012, the Department created a list of all title producers who had renewed or reinstated their licenses during the month of October, 2012. After reviewing the list and SIRCON licensing, it was determined that Respondent's license had lapsed on August 31, 2012, and was reinstated on October 17, 2012.

2. Respondent's association with its title and escrow producers also terminated on August 31, 2012. The Respondent and producers were re-associated on October 17, 2012.

3. On December 11, 2012, a letter from the Department was sent to Respondent requesting a narrative statement regarding any title insurance business it conducted from August 31, 2012 through October 17, 2012.

4. On December 28, 2012, Respondent's president, William Rowley, responded with a written reply stating that 121 closings/searches were conducted between August 31, 2012, and October 17, 2012.

5. Respondent's president was cooperative and forthcoming during the investigation, although Respondent has had prior lapses in licensing.

6. Respondent has agreed to an administrative forfeiture in the amount of \$7,500 and probation for a period of 24 months.

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. Section 31A-23a-103 requires an agency to be licensed by the Department in order to conduct any insurance business in the state.
2. Utah Code Ann. § 31A-23a-302 requires an agency to designate with the Department any individual producer, customer services representative, consultant, or managing general agent acting on the agency's behalf.
3. Respondent violated of the above statutes when it conducted 121 closings/searches during the period its license was lapsed and its producers were not designated to it.
4. An administrative forfeiture in the Amount of \$7,500 and probation for a period of 24 months is appropriate in this matter.

Base on the foregoing Stipulation, Findings of Fact and Conclusions of Law, the presiding officer now enters the following:

RECOMMENDED ORDER


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

1. Respondent, National Title Agency LLC., be assessed an administrative forfeiture in the amount of \$7,500.00 to be paid to the Department within thirty (30) days of the date of the imposition of the penalty by the Title & Escrow Commission.
2. Respondent is placed on probation for a period of 24 months commencing with the date of this Order. The terms of probation are that Respondent shall pay the forfeiture assessed

in a timely manner and shall have no further violations of the Utah Insurance Code, Department Rules, or any order of the commissioner

DATED this 27th day of March, 2013.

TODD E. KISER
Insurance Commissioner


MARK E. KLEINFELD
Administrative Law Judge
Utah Insurance Department

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 8th day of April, 2013.


LARRY TURNER BLAKE, Chairman
Title and Escrow Commission

NOTIFICATION TO RESPONDENT

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 \$5,000.00 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 \$10,000.00 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.

COMMISSIONER CONCURRENCE

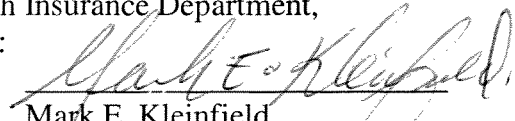
WITH COMMISSION IMPOSED PENALTIES

The Commissioner of the Utah Insurance Department hereby concurs with the above and forgoing Utah Title and Escrow Commission imposed penalties in the present adjudicative proceedings.

Dated this 8th day of April, 2013.

TODD E. KISER,
Commissioner,
Utah Insurance Department,

BY:


Mark E. Kleinfield
Administrative Law Judge

CERTIFICATE OF MAILING

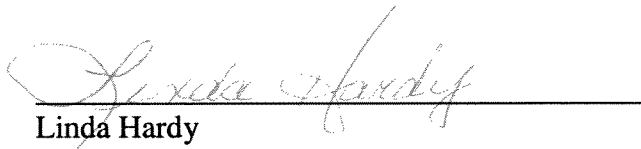
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION
&
ORDER

To the following:

National Title Agency, LLC
5295 S Commerce Drive, suite 250
Murray, UT 84107

DATED this 8th day April, 2013

A handwritten signature in cursive script, appearing to read "Linda Hardy", is written over a horizontal line.

Linda Hardy
Market Conduct
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901
801-538-3860

UTAH
Invoice - Original

Printed Date: March 26, 2013
Invoice Date: March 26, 2013
Balance Due: \$7,500.00
Due Date: April 25, 2013
Invoice ID: 628854
Payor ID: 15732

WILLIAM ROWLEY
NATIONAL TITLE AGENCY
5295 S COMMERCE DR 250
MURRAY UT 84107

Item Description	Amount
3/26/2013 Monetary Penalty Agency E-Case 3269 Docket 2013-032 PC	\$7,500.00
Original Amount Due	<u>\$7,500.00</u>
Payments Received	
	<u>Balance Due</u>

UTAH
Invoice - Original

Invoice Date: March 26, 2013
Balance Due: \$7,500.00
Due Date: April 25, 2013
Invoice ID: 628854
Payor ID: 15732
Payor Name: NATIONAL TITLE
AGENCY

Make checks payable to: Utah Insurance Department

Send payment to:

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