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Salt Lake City, UT 84114-0874  
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**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH**

**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

CEDAR LAND TITLE, INC.

415 N. Main Street/PO Box 733  
Cedar City, Utah 84721  
Attn: Gaona Schoppmann  
License No. 2964

**NOTICE OF INFORMAL  
ADJUDICATIVE PROCEEDING  
AND ORDER**

DOCKET No. 2013-144 PC

Enforcement Case No. 3406

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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, bearing license number 2964.
2. Respondent failed to file an Annual Report and a Controlled Business Report for the calendar year 2012 with the Commissioner by the thirtieth day of April 2013.

3. Respondent also failed to file its Annual and Controlled Business Reports in the year 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 file an Annual Report and a Controlled Business Report with the Commissioner when due, Respondent violated Utah Code Ann. §31A-23a-413 and Utah Admin. Code, Rule(s) R592-11-4, R592-11-5, and R592-11-6.

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 \$1,000.00. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.

2. Respondent shall properly file the documents herein found not to be properly filed, to be received in the offices of the Utah Insurance Department no later than ten (10) days after this Order becomes final.

3. 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.

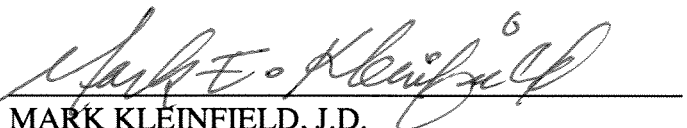
You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$5,000.00 per violation and the suspension or revocation of your license of the filing of an action to enforce this Order in District Court which may impose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

DATED THIS 26 day of November, 2013.

TODD E. KISER  
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:

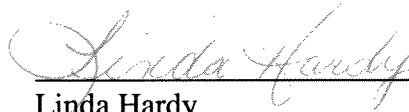
**CEDAR LAND TITLE, INC.**

Attn: Gaona Schoppmann

P. O. Box 773

Cedar City, UT 84721

DATED this 26<sup>th</sup> November, 2013



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Linda Hardy  
Market Conduct  
Utah Department of Insurance  
801-538-3860  
[lhardy@utah.gov](mailto:lhardy@utah.gov)



**State of Utah**

GARY R. HERBERT  
*Governor*

GREG BELL  
*Lieutenant Governor*

# Insurance Department

## UTAH Invoice - Original

GAONA SCHOPPMANN  
CEDAR LAND TITLE, INC  
PO BOX 733  
CEDAR CITY UT 84721

Printed Date: November 26, 2013  
Invoice Date: November 26, 2013  
Balance Due: \$1,000.00  
Due Date: December 20, 2013  
Invoice ID: 664421  
Payor ID: 6447

Date	Item Description	Amount
11-26-2013	Monetary Penalty Agency E-Case 3406 Docket 2013-144 PC	\$1,000.00

No Adjustments

No Payments

**Balance Amount Due** \$1,000.00

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## UTAH Invoice - Original

Make check payable to: Utah Insurance Department  
Send payment to:  
Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114-6901

Invoice Date: November 26, 2013  
Balance Due: \$1,000.00  
Due Date: December 20, 2013  
Invoice ID: 664421  
Payor ID: 6447

E-Case 3406 Docket 2013-144 PC

**Detach and Return this Voucher with Payment**  
Payments Will Not Be Processed without Voucher