

Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, UT 84114  
Phone: (801) 538-3800  
Tammy Greening, Examiner  
Phone: (801) 538-3786

**BEFORE THE INSURANCE COMMISSIONER  
STATE OF UTAH**

**UTAH INSUARNCE DEPARTMENT,  
COMPLAINANT**

vs

**REAL ADVANTAGE TITLE INSURANCE,  
AGENCY, LLC. License No. 365585,  
RESPONDENT**

**NOTICE OF INFORMAL  
AGENCY ACTION  
AND ORDER**

Docket No.2014-093 PC  
Enf. Case No. 3527  
Judge Mark E. Kleinfield  
Administrative Law Judge

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The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Ann. §§ 31A-2-201 and 63G-4-201 and Utah Admin. Code R590-160. Based upon information contained in agency files or known to the Department, the Department asserts the following facts:

**FACTS**

1. Respondent is a resident title insurance agency authorized to do the business of insurance in the State of Utah, holding license number 365585.

2. Respondent failed to timely file its Annual Report and Controlled Business Reports for calendar year 2013 by the annual due date of April 30.

BASED UPON THE FOREGOING FACTS

1. In failing to timely file the 2013 Annual and Controlled Business reports the Respondent violated Utah Code § 31A-23-413 and Utah Admin. Code R592-11-3(4).

Based upon the foregoing facts, the Commissioner now enters the following Order:

**ORDER**

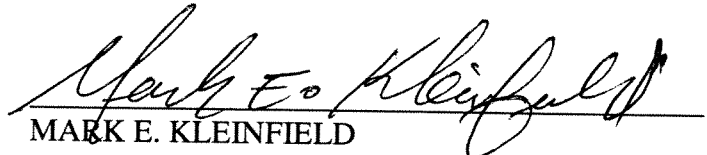
**IT IS HEREBY ORDERED:**

1. Respondent is assessed an administrative forfeiture in the amount of \$1,000. 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.

DATED THIS 29 day of AUGUST, 2014.

TODD E. KISER  
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

## NOTIFICATION

If you request a hearing regarding this matter, please contact the Examiner, Tammy Greening at (801) 538-3786. 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 and 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.