

Utah Insurance Department
State Office Building, Rm 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 INSURANCE DEPARTMENT,
COMPLAINANT**

vs.

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

**NOTICE OF INFORMAL
AGENCY ACTION
AND ORDER**

Docket No. 2015-015 PC
Enf. Case No. 3578
Judge Mark Kleinfeld
Administrative Law Judge

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 pay the title assessment for calendar year 2013 by the due date of November 30, 2014.
3. The Department emailed a courtesy reminder on December 11, 2014 and received no reply.
4. As of the date of this agency action, no replies or payments have been received.

BASED UPON THE FOREGOING FACTS

1. In failing to pay the title assessment for calendar year 2013 by the due date of November 30, 2014, Respondent violated Utah Code § 31A-23-415 and Utah Admin. Rule R592-10-8.

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 \$1,000.00. 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.

DATED THIS 27 day of January, 2015.

TODD E. KISER
INSURANCE COMMISSIONER



MARK 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 Tammy Greening, Title Marketing Investigator 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 \$2,500.00 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.