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**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH**

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<p>UTAH INSURANCE DEPARTMENT,  Complainant,  v.  LINEAR TITLE AGENCY OF UTAH, LLC 134 North 200 East, Suite 202 St. George, UT 84770 License No. 427244  Respondent.</p>	<p style="text-align: center;"><b>STIPULATION AND ORDER</b></p> <p>Docket No. 2017-023 PC  Enf. Case No. 3872  Brett Barratt, J.D. Deputy Insurance Commissioner Presiding Officer</p>
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**STIPULATION**

The Utah Insurance Department ("Department"), by and through its legal counsel, and Linear Title Agency of Utah, LLC ("Respondent"), by and through its legal counsel hereby stipulate and agree as follows:

1. Respondent is an active resident title insurance producer organization authorized to do business in the State of Utah under License No. 427244. Respondent's business address is 134 North 200 East, Suite 202, St. George, UT 84770.
2. The Department has jurisdiction over the parties and subject matter of this administrative action.

3. Respondent acknowledges notice of agency action pursuant to Utah Code Section 63G-4-210; acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code Section 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

4. This signed Stipulation and the signed Order, along with any Findings of Fact and Conclusions of Law, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.

5. The Findings of Fact and Conclusions of Law presented below are accepted by the parties.

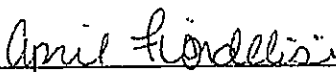
6. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

7. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.


8. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

9. The persons signing this Stipulation on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

Dated this 6 day of April, 2017.

  
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April Fiordelisi, Associate Corporate Counsel  
LINEAR TITLE AGENCY OF UTAH, LLC

Dated this 6<sup>th</sup> day of April, 2017

  
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Gary D. Josephson, Assistant Attorney General  
UTAH INSURANCE DEPARTMENT

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

**FINDINGS OF FACT**

1. Based upon a complaint received regarding an unassociated producer, the Market Conduct Division undertook an investigation of Respondent.
2. Based on the investigation, it was determined that one of Respondent's producers, although licensed, was neither appointed nor designated to the Respondent agency.
3. It was further determined that the producer in question closed 12 transactions on behalf of Respondent between November 2012 and February 2017 without being appointed or designated to Respondent's agency.
4. Respondent cooperated fully in the investigation, and upon being notified of the Department's investigation findings, took immediate corrective action.
5. Respondent has agreed to a recommended administrative forfeiture of \$1,000.00.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

**CONCLUSIONS OF LAW**

1. Utah Code Section 31A-23a-302 requires that an agency designate an individual that has an individual producer, surplus lines producer, limited line producer, consultant,

managing general agent, or reinsurance intermediary license to act on the agency's behalf for the licensee to do business for the agency in the Utah

2. Respondent was in violation of this statute when it allowed a producer to conduct 12 closings on its behalf while not being appointed or associated to it.

3. An Administrative forfeiture in the amount of \$1,000.00 is appropriate under the circumstances.


Based on the foregoing Findings and Fact and Conclusions of Law, the Administrative Law Judge enters the following Order:

**ORDER**

Respondent is hereby ordered to pay an administrative forfeiture in the amount of \$1,000.00 to the Department within thirty days of the full signing date of this Order.

DATED this 12<sup>th</sup> day of April, 2017.


TODD E. KISER  
Insurance Commissioner

  
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BRETT BARRATT, J.D.  
Deputy Insurance Commissioner  
Presiding Officer

**TITLE AND ESCROW COMMISSION'S CONCURRENCE WITH ORDER**

By a vote of 3 to 0, taken in open meeting on this date, the Title and Escrow Commission hereby concurs with the Order of the Presiding Officer in this administrative action.

DATED this 8 day of MAY, 2017.

  
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David Moore, 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 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 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.