



## State of Utah

GARY R. HERBERT  
*Governor*

SPENCER J. COX  
*Lieutenant Governor*

Todd E. Kiser  
*Insurance Commissioner*

# Insurance Department

June 5, 2017

### CONFIDENTIAL

Orange Title Insurance Agency  
ATTN: JC Stock  
374 E 720 S  
Orem UT 84058-6342

Re: **PUBLIC LETTER OF ADMONITION**

Dear Mr. Stock

Based upon information contained in the Utah Insurance Department files, **Orange Title Insurance Agency** is hereby issued this Private Letter of Admonition for your failure to meet the requirements set for in Utah Code Annotated 31A-23a-103. This letter is the only action the Department will take in response to the following current violation:

- 31A-23a-103. Requirement of license.
- **(1) (a) Unless exempted from the licensing requirement under Section 31A-23a-201 or 31A-23a-207, a person may not perform, offer to perform, or advertise any service as a producer, surplus lines producer, limited line producer, consultant, managing general agent, or reinsurance intermediary in Utah, without a valid individual or agency license issued under this chapter.**
- **(b) A valid license includes at least one license type and one line of authority pertaining to that license type.**
- (c) A person may not utilize the services of another as a producer, surplus lines producer, limited line producer, consultant, managing general agent, or reinsurance intermediary if that person knows or should know that the other does not have a license as required by law.
- (2) This part may not be construed to require an insurer to obtain an insurance producer license.
- (3) An insurance contract is not invalid as a result of a violation of this section.

Per your statement **Orange Title Insurance Agency**, conducted 2 closings and issued 3 title commitments on behalf of the insurer, while your agency license was lapsed. Conducting title related business on an expired license could result in a \$1500 forfeiture per violation.

Evidence of any similar activities in the future may be just cause for commencement of an administrative proceeding that may result in the imposition of sanctions or penalties against **Orange Title Insurance Agency**.

Any questions regarding this action should be directed to the examiner, Adam Martin referencing Investigation **#68900**.

Sincerely,

TODD E. KISER  
INSURANCE COMMISSIONER

A handwritten signature in cursive script that reads "Suzette Davis Green-Wright".

By: Suzette D. Green-Wright  
Director, Market Conduct Division