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

<p>UTAH INSURANCE DEPARTMENT, Complainant, v. COALITION TITLE AGENCY 2200 Park Ave. Bldg. C, Suite 100 Park City, UT 84060 License No. 4393 Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2017-096 TI Enforcement No. 3946</p> <p>Lisa Watts Baskin, J.D. Administrative Law Judge</p>
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STIPULATION

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

1. Respondent is an active resident title insurance agency authorized to do business in the State of Utah under License No. 4393. Respondent's business address is 2200 Park Avenue Building C, Suite 100, Park City, UT 84060.
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-4-201; 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. Respondent has the right to be represented by legal counsel and waives this right by either having sought the advice of legal counsel or by having voluntarily chosen not to do so.

5. 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.

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


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

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

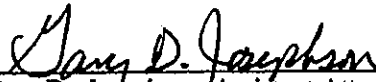
9. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

10. 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 30 day of OCT, 2017.


Robert C. Rodman
COALITION TITLE AGENCY

Dated this 31st day of October, 2017



Gary D. Josephson, Assistant Attorney General
UTAH INSURANCE DEPARTMENT

Based upon the foregoing Stipulation and Department file, the Administrative Law Judge makes the following Findings of Fact:

FINDINGS OF FACT

1. As a result of an August 2017 Department audit, it was found that Respondent had listed two individuals as licensed producers for Respondent, but had failed to designate the individuals to Respondent agency.
2. The Department's audit also found that during the Respondent agency's non-designation periods of the two individual producers, one conducted 116 title closings and the other conducted 45 title closings.
5. Concerning the Department's audit, Respondent timely responded to all Department requests and immediately corrected the violations.
6. The Department and Respondent have agreed to an administrative forfeiture in the amount of \$2,000.00.

Based upon the foregoing Stipulation and Findings of Fact, the Administrative Law Judge enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Utah Code § 31A-23a-302 requires that an agency designate any licensed individual to act on its behalf in order for the licensee (producer) to do business for the agency in this state.
2. In violation of the above referenced statute, Respondent allowed two undesignated producers to conduct a total of 161 title closings on its behalf.
3. An Administrative forfeiture of \$2,000.00 is appropriate under the circumstances.


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

ORDER

Respondent is assessed an administrative forfeiture penalty in the amount of \$2,000.00, which is to be paid to the Department within thirty days of the full signing of this Order and the Title and Escrow Commission's Concurrence.

DATED this 15th day of November, 2017.

TODD E. KISER
Insurance Commissioner

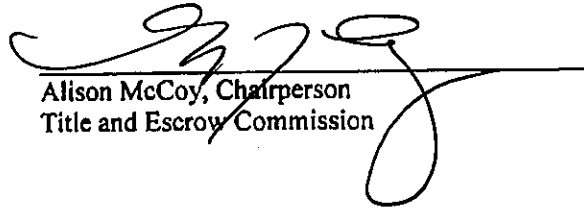


LISA WATTS BASKIN, J.D.
Administrative Law Judge
Utah Insurance Department

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 13 day of NOV., 2017.


Alison McCoy, Chairperson
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.