
BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT,

Complainant,

vs.

Juab Title & Abstract Company
240 North Main
Nephi UT 84648-0246
marylou@juabtitle.com.

Respondent.

NOTICE OF AGENCY ACTION AND
ORDER

Docket No. 2018-4009

Lisa Watts Baskin
Presiding Officer

NOTICE OF AGENCY ACTION

The Utah Insurance Department (“the Department”) commences this agency action against Juab Title & Abstract Company (“Respondent”) pursuant to Utah Code §31A-2-201 and 63G-4-201 through 203 and to Utah Admin. Code R590-160.

This agency action is based on the facts and law set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code §63G-4-202(1) and Utah Admin Code R590-160-4 and 7.

ORDER

Based on the facts and the law set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner orders as follows:

1. Respondent shall forfeit to the Department the amount of \$1500.00.


2. Pursuant to Utah Code §63G-4-203(1)(i) and Utah Admin. Code R590-160-7(1), this informal adjudicative proceeding shall be deemed closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondent unless a request for a hearing on this matter is received from Respondent prior to that date.

3. A request for a hearing shall be sent by email to uidadmincases@utah.gov or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 3110 State Office Building, Salt Lake City, UT 84114. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.

4. If you fail to request a hearing you will be bound by this Order. Failure to request a hearing will be deemed a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

DATED this 5th day of July 2018.

TODD E. KISER
Utah Insurance Commissioner



LISA WATTS BASKIN
Presiding Officer
Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114
801-538-3800
uidadmincases@utah.gov

NOTICE REGARDING ENFORCEMENT OF THE ORDER

Failure to obey the Order may subject you to further penalties that include forfeitures of up to \$2,500 per violation, license suspension or revocation, further enforcement action before the Utah District Court where forfeitures of up to \$10,000 may be imposed. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.

DECLARATION

Under criminal penalty of Utah law, I, Adam Martin, declare the following:

1. I am currently employed as a Market Conduct Examiner with the Utah Insurance Department where my responsibilities include investigating and enforcing Utah insurance laws.

2. I submit this Declaration as the basis for issuing the Notice of Agency Action and Order against Juab Title & Escrow Company to which this Declaration is attached.

3. Based on my personal knowledge and/or based on the facts appearing in the Department's records and files, the following facts are true:

a. Respondent's license lapsed on March 31, 2018 with a reinstatement date of April 4, 2018. Respondent conducted 6 closings and issued 12 insurance policies on behalf of the insurer without an active license or an active association with a licensed producer.

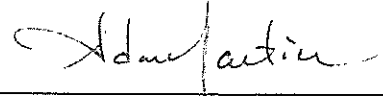
4. The above declared facts demonstrate that the following Utah insurance law(s) were not complied with:

a. In order to conduct escrow or issue title insurance on behalf of a title insurer the agency title insurance producer must have a valid license issued under Utah Code §31A-23a-103.

b. In order to conduct escrow or issue title insurance on behalf of a title insurer the agency title insurance producer must have at least one producer associated with proper line of authority under Utah Code §31A-23a-302.

5. Based on Utah Code §31A-2-308 and similar enforcement cases, the proper forfeiture for the violation(s) should be \$1500 per violation.

DATED this 26 day of June 2018.

A handwritten signature in cursive script that reads "Adam Martin". The signature is written in black ink and is positioned above a horizontal line.

Adam Martin, Market Conduct Examiner
Utah Insurance Department

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on this date a true and correct copy of the foregoing
Notice of Agency Action and Order, with the Declaration attached to it, was emailed to:

Juab Title & Abstract Company
Marylou Sperry
marylou@juabtitle.com

Adam Martin
Utah Insurance Department

DATED this 5th day of July 2018.



Jeanine Couser
Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114
801-538-3800

**COMMISSION RESPONSE TO REQUEST FOR
CONCURRENCE WITH PENALTY**

By a vote of 4 to 0, taken in an open meeting on this date, the Title and Escrow

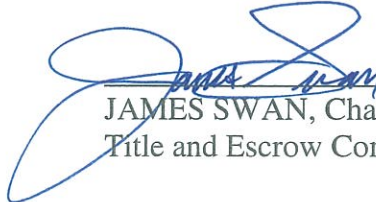
Commission

X concurs

_____ does not concur

with the penalty imposed by the Commissioner.

DATED this 10th day of December, 2018.



JAMES SWAN, Chair
Title and Escrow Commission