
BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT,

Complainant,

vs.

KIMBERLY MOSBY

AND

GATEWAY TITLE INSURANCE
AGENCY, LLC.,

Respondents.

EMERGENCY ORDER

Docket No. 2025-4790

Donald H. Hansen
Administrative Law Judge/Presiding Officer

Pursuant to Utah Code §§ 31A-2-201(4)(a) and 63G-4-502(1), Utah Insurance Commissioner Jonathan T. Pike (“Commissioner”) hereby issues this emergency order against Kimberly Mosby and Gateway Title Insurance Agency, LLC., (hereinafter collectively “Respondents”), after determining based on knowledge and belief that Respondents are engaging in or are about to engage in conduct prohibited by the Utah Insurance Code, Utah Code Title 31A, and any administrative rule promulgated thereunder, and such conduct presents an immediate and significant danger to the public health, safety, or welfare, and that immediate action is necessary and in the public interest.

In support of this Order, the Commissioner makes the following findings of fact and conclusions of law which are based on the facts and law set forth in the attached Declaration of Jaimee L. George:

FINDINGS OF FACTS

1. Kimberly Mosby (“Mosby”) is a Utah resident producer individual insurance licensee

authorized to do the business of insurance under Utah license number 232807. Mosby is the qualifying active officer and designated responsible licensed person for Gateway Title Insurance Agency LLC.

2. Gateway Title Insurance Agency, LLC., (“Gateway”) is a Utah resident producer organization licensee, owned by Mosby, and holding Utah license number 343900.

3. On March 25, 2025, the Utah Insurance Department (“Department”) received notice from First American Title that they had terminated their agency agreement with Gateway because First American Title had been informed that Gateway had closed its doors. First American confirmed that a representative of First American Title had visited Gateway’s office and found the door was locked and the office was dark. The First American Title representative called the principal of the agency, Mosby, and left a voicemail message. Mosby responded by email stating that Gateway was no longer operating as a title agent.

4. Mosby further indicated to First American that she is dissolving the company. Mosby stated that she had a “wire fraud incident” in October 2024 and was going to file personal bankruptcy to get out of an office lease with Security National.

5. On April 14, 2025, the Department received a consumer complaint regarding the consumer’s escrow funds on deposit with Gateway. The consumer stated he had not been able to get in touch with anyone at Gateway, nor had he received any contact from the Respondents regarding the release of his escrow funds. The consumer further advised that he had approximately \$7,000 of escrow monies on deposit with Gateway.

6. On April 15, 2025, the Department contacted the Respondents by both phone and email. The Department notified the Respondents of the consumer complaint and ordered the Respondents to provide information to the Department regarding the consumer escrow transaction.

7. On April 16, 2025, the consumer contacted the Department stating that the consumer still

had not been contacted by the Respondents and that the escrow issue had not been resolved. The consumer further advised the Department that he had spoken to former escrow agents with Gateway, who indicated that other clients of the Respondents had also not received their escrow money held on deposit with Gateway, and that the money was no longer in the Respondents' account.

8. On April 16, 2025, the Department again contacted the Respondents via email, through Mosby, regarding the new information received from the consumer. Mosby was ordered to provide an immediate response to the Department. Respondents failed to respond.

9. Gateway does not have affiliation/appointment with a title insurer as described in Section 31A-23a-115.

10. Based on the foregoing, there is substantial cause to believe that an immediate and significant danger to the public health, safety, or welfare exists that requires immediate action.

CONCLUSIONS OF LAW

11. The Commissioner regulates the business of insurance in Utah pursuant to Title 31A of the Utah Code.

12. Pursuant to Utah Code § 31A-2-201(4)(a), the Commissioner is authorized to issue prohibitory orders to secure compliance with Title 31A.

13. Pursuant to Utah Code § 63G-4-502, the Commissioner is authorized to issue an order on an emergency basis if the facts known by or presented to the Commissioner show that an immediate and significant danger to the public health, safety, or welfare exists that requires the Commissioner's immediate action.

14. Pursuant to Utah Code § 31A-23a-204(10), the Department may take an action against a title insurance producer if the title insurance producer does not have an appointment with a title

insurer as described in Utah Code § 31A-23a-115, including suspending the title insurance producers license and freezing a bank account associated with the title insurance producer's business.

15. Respondent violated Utah Code § 31A-23a-105(5)(a)(ii), by committing an act that is grounds for denial, suspension, or revocation as set forth in Section 31A-23a-111;

16. Pursuant to Utah Code § 31A-23a-111(b)(ii), Respondents violated Utah insurance law by violating an insurance statute or rule;

17. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvi), when in the conduct of business in this state or elsewhere uses fraudulent, coercive, or dishonest practices; or demonstrates incompetence, untrustworthiness, or financial irresponsibility; and

18. Respondent violated Utah Code § 31A-23a-111(5)(b)(xxiv), by engaging in a method or practice in the conduct of business that endangers the legitimate interests of customers and the public.

ORDER

Based upon the Findings of Fact, Conclusions of Law, effective immediately, it is ordered that:

1. Kimberly Mosby's Utah resident producer individual insurance license, number 232807, is suspended.

2. Gateway Title Insurance Agency, LLC's Utah resident producer organization license, number 343900, is suspended.

3. Respondents shall immediately cease and desist from conducting any insurance related business in the State of Utah.

4. Pursuant to Utah Code § 31A-23a-204(10), First Utah Bank shall immediately freeze any and all Gateway Title Insurance Agency LLC bank accounts, including but not limited to account

number [REDACTED].

5. Respondent shall promptly comply with all requests for information from the Utah Insurance Department.

6. Respondents shall provide to the Department any and all information related to the October 2024, City Bank payoff wire fraud, including the status of the wire fraud, no later than Monday, April 21, 2025.

7. Respondents shall provide to the Department a detailed ledger of all past or currently held escrow funds, including, but not limited to: acceptance dates, names, amounts, disposition status, and if a title commitment/report was issued, and if so, by who. The information shall be provided to the Department no later than Monday, April 21, 2025.

DATED this 17th day of April 2025.



JONATHAN T. PIKE
Utah Insurance Commissioner

DECLARATION

Under criminal penalty of Utah law, I, Jaimee L. George personally attest to the facts set forth in the Findings of Fact and declare the following:

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

2. I submit this Declaration as the basis for issuing an Emergency Order against Kimberly Mosby and Gateway Title Insurance Agency LLC (hereinafter collectively “Respondents”) 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. Kimberly Mosby (“Mosby”) is a Utah resident producer individual insurance licensee authorized to do the business of insurance under Utah license number 232807. Mosby is the qualifying active officer and designated responsible licensed person for Gateway Title Insurance Agency LLC.

b. Gateway Title Insurance Agency, LLC., (“Gateway”) is a Utah resident producer organization licensee, owned by Mosby, and holding Utah license number 343900.

c. On March 25, 2025, the Utah Insurance Department (“Department”) received notice from First American Title that they had terminated their agency agreement with Gateway because First American Title had been informed that Gateway had closed its doors. First American confirmed that a representative of First American Title had visited Gateway’s office and found the door was locked and the office was dark. The First American Title representative called the principal of the agency, Mosby, and left a voicemail message. Mosby responded by email stating that Gateway was no longer operating as a title agent.

d. Mosby further indicated to First American that she is dissolving the company. Mosby stated that she had a “wire fraud incident” in October 2024 and was going to file personal bankruptcy to get out of an office lease with Security National.

e. On April 14, 2025, the Department received a consumer complaint regarding the consumer’s escrow funds on deposit with Gateway. The consumer stated he had not been able to get in touch with anyone at Gateway, nor had he received any contact from the Respondents regarding the release of his escrow funds. The consumer further advised that he had approximately \$7,000 of escrow monies on deposit with Gateway.

f. On April 15, 2025, the Department contacted the Respondents by both phone and email. The Department notified the Respondents of the consumer complaint and ordered the Respondents to provide information to the Department regarding the consumer escrow transaction.

g. On April 16, 2025, the consumer contacted the Department stating that the consumer still had not been contacted by the Respondents and that the escrow issue had not been resolved. The consumer further advised the Department that he had spoken to former escrow agents with Gateway, who indicated that other clients of the Respondents had also not received their escrow money held on deposit with Gateway, and that the money was no longer in the Respondents’ account.

h. On April 16, 2025, the Department again contacted the Respondents via email, through Mosby, regarding the new information received from the consumer. Mosby was ordered to provide an immediate response to the Department. Respondents failed to respond.

i. Gateway does not have affiliation/appointment with a title insurer as described in Section 31A-23a-115.

j. Based on the foregoing, there is substantial cause to believe that an immediate and significant danger to the public health, safety, or welfare exists that requires immediate action.

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

a. Respondent violated Utah Code § 31A-23a-105(5)(a)(ii), by committing an act that is grounds for denial, suspension, or revocation as set forth in Section 31A-23a-111;

b. Pursuant to Utah Code § 31A-23a-204(10), the Department may take an action against a title insurance producer if the title insurance producer does not have an appointment with a title insurer as described in Utah Code § 31A-23a-115, including suspending the title insurance producers license and freezing a bank account associated with the title insurance producer's business;

c. Pursuant to Utah Code § 31A-23a-111(b)(ii), Respondents violated Utah insurance law by violating an insurance statute or rule;

d. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvi), when in the conduct of business in this state or elsewhere uses fraudulent, coercive, or dishonest practices; or demonstrates incompetence, untrustworthiness, or financial irresponsibility; and

e. Respondent violated Utah Code § 31A-23a-111(5)(b)(xxiv), by engaging in a method or practice in the conduct of business that endangers the legitimate interests of customers and the public.

DATED this 17th day of April 2025, at Salt Lake City, Salt Lake County, Utah.

/s/ Jaimee L. George
Jaimee L. George, Market Conduct Examiner
Utah Insurance Department

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Emergency
Order was mailed to and electronically emailed to:

Kimberly Mosby
[REDACTED]

Gateway Title Insurance Agency, LLC
[REDACTED]

First Utah Bank
[REDACTED]

and

Jaimee L. George
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129
[REDACTED]

DATED this 17th day of April 2025.

/s/ *Jaimee L. George*
Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129
801-957-9321