



State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Todd E. Kiser
Insurance Commissioner

Insurance Department

December 12, 2017

Bartlett Title Insurance Agency
ATTN: Bruce Bartlett
1993 N State Street
Provo UT 84604

Re: **PUBLIC LETTER OF ADMONITION**

Dear Mr. Bartlett

Based upon information contained in the Utah Insurance Department files, **Bartlett Title Insurance Agency** is hereby issued this Public 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.

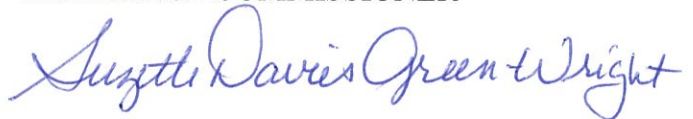
Per Spencer Bartlett statement, **Bartlett Title Insurance Agency**, allowed an unlicensed producer to conducted 5 closings on behalf of Bartlett Title Insurance Agency, while the producer license was lapsed. Conducting producer licensing related business on an expired license could result in a \$5000 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 **Bartlett Title Insurance Agency**.

Any questions regarding this action should be directed to the examiner, Adam Martin referencing Investigation #69904.

Sincerely,

TODD E. KISER
INSURANCE COMMISSIONER



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