



## State of Utah

GARY R. HERBERT  
*Governor*

SPENCER J. COX  
*Lieutenant Governor*

Todd E. Kiser  
*Insurance Commissioner*

# Insurance Department

December 12, 2017

Express Title Insurance Agency  
ATTN: Deron Wilkerson  
PO Box 906  
Duchesne UT 84021

Re: **PUBLIC LETTER OF ADMONITION**

Dear Mr. Wilkerson

Based upon information contained in the Utah Insurance Department files, **Express 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-302/R590-244-10.

### **31A-23a-302. Agency designations.**

(1) An agency shall designate an individual that has an individual producer, surplus lines producer, limited line producer, consultant, managing general agent, or reinsurance intermediary license to act on the agency's behalf in order for the licensee to do business for the agency in this state.

### **R590-244-10. Reinstatement of Inactive License.**

(9) A person with a reinstated license must complete any required insurer contracts and appointments for agency designation before the reinstated licensee can resume doing business.

Express Title Insurance Agency conducted, closings and issued title insurance without an active association/designation from May 1, 2012 to October 10, 2017. Conducting producer licensing related business without an active association/designation 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 **Express Title Insurance Agency**.

Any questions regarding this action should be directed to the examiner, Adam Martin referencing Investigation #69956.

Sincerely,

TODD E. KISER  
INSURANCE COMMISSIONER

A handwritten signature in blue ink that reads "Suzette D. Green-Wright". The signature is written in a cursive style with a large initial 'S'.

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