



State of Utah

SPENCER J. COX
Governor

DEIDRE M. HENDERSON
Lieutenant Governor

Insurance Department

JONATHAN T. PIKE
Insurance Commissioner

Title & Escrow Commission Meeting

(<https://insurance.utah.gov/licensee/title/tec>)

Date: **November 13, 2023**

Time: **9:00 AM**

Place: **In Person**

Taylorsville SOB
4315 S. 2700 W.
Flaming Gorge Room
Taylorsville, UT 84129

Virtual

Google Meet
meet.google.com/bpn-hmun-izm
470-499-1895 Phone
400 336 922# Password

ATTENDEES

TITLE & ESCROW COMMISSION

Chair, Kim Holbrook (*Insurer, Davis County*) Nathan Sprague (*Insurer, Utah County*)
Vice Chair, Jeff Mathews (*Public, Morgan County*) Tina Williams (*Agency, Juab County*)
Kevin Parke (*Agency, Salt Lake County*)

DEPARTMENT STAFF

Jon Pike, *Insurance Commissioner* Reed Stringham, *Deputy Comm.* Tracy Klausmeier, *P&C Dir.*
Randy Overstreet, *Licensing Mgr.* Patrick Lee, *Finance Dir.* Kelly Christensen, *P&C Asst. Dir.*
Michael Covington, *CE Specialist* Steve Gooch, *PIO Recorder*

AGENDA

General Session: (Open to the Public)

- **Welcome** / Kim Holbrook, Chair
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
- **Concurrence Reports** / Kim
 - Licenses
 - Continuing education
- **Update on 2023 Goals**
 - ULTA report / Kim
- **New Business**
 - Online title licensee database / Nathan
 - Rate filings / Tracy
 - Office inspections / Tracy
 - Marketing questions / Tracy
- **Old Business**
 - Addition of capital requirements to 31A-23a-204 / Kim
- **Other Business**
 - R592-6 subcommittee / Kim
- **Hot Topics**

Executive Session (None)

- **Adjourn**
- **Next Meeting: December 11, 2023** — Flaming Gorge Room, Taylorsville State Office Building

2023 Meeting Schedule

Jan 9 Canceled	Feb 13 Big Cottonwood	Mar 13 Big Cottonwood	Apr 10 Canceled	May 8 Big Cottonwood	Jun 12* Big Cottonwood
Jul 10 Flaming Gorge	Aug 21 Flaming Gorge	Sep 18 Flaming Gorge	Oct 16* Flaming Gorge	Nov 13 Flaming Gorge	Dec 11 Flaming Gorge

*Proposed TEC/REC meeting immediately following

2023 Goals

1. Continue making sure testing is relevant
2. Continue working with the Real Estate Commission
3. Continue working with the ULTA as a liaison
4. Increase awareness of cyber and wire fraud's effect on consumers and agencies
5. Increase awareness of affiliated business arrangements (ABA)

**Title Agency Licensing
Oct 2023**

New licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
(none)				

Renewal Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	LOA
161824	ALTA TITLE INSURANCE AGENCY LLC	2009-10-12	2025-10-31	TE
161824	ALTA TITLE INSURANCE AGENCY LLC	2009-10-12	2025-10-31	TS
6447	CEDAR LAND TITLE, INC	1984-02-22	2024-02-29	TE
6447	CEDAR LAND TITLE, INC	1984-02-22	2024-02-29	TS
14832	HOMIE TITLE INC.	2005-10-05	2025-10-31	TE
14832	HOMIE TITLE INC.	2005-10-05	2025-10-31	TS
192141	METRO TITLE AND ESCROW, LLC	2019-10-15	2025-10-31	TE
192141	METRO TITLE AND ESCROW, LLC	2019-10-15	2025-10-31	TS
6332	RICH LAND TITLE COMPANY	1977-10-06	2025-10-31	TE
6332	RICH LAND TITLE COMPANY	1977-10-06	2025-10-31	TMR
6332	RICH LAND TITLE COMPANY	1977-10-06	2025-10-31	TS
10682	RUDD & HAWKES TITLE INSURANCE AGENCY LLC	2001-10-30	2025-10-31	TE
10682	RUDD & HAWKES TITLE INSURANCE AGENCY LLC	2001-10-30	2025-10-31	TS
179564	SILK TITLE UTAH LLC	2015-10-29	2025-10-31	TE
179564	SILK TITLE UTAH LLC	2015-10-29	2025-10-31	TS

Lapsed Licenses

Agency ID	Name	Orig. Issue Date	Expired Date	LOA
162042	SOUTH VALLEY TITLE INSURANCE, INC.	2009-10-13	2023-10-31	TS

Reinstated Licenses

Agency ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
(none)					

**Title Agent Licensing
Oct 2023**

New Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
2106329	POLK, GEOFFREY	2023-10-17	2026-02-28	TS
2104041	STRONG, KENNEDY	2023-10-02	2026-07-31	TE
2102790	WANAMAKER, JOSHUA	2023-10-16	2026-01-31	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
140833	ADAMS, MANSA	2015-06-18	2025-10-31	TS
140833	ADAMS, MANSA	2007-02-23	2025-10-31	TE
30924	ANDERSON, DANIEL	1993-02-08	2025-10-31	TS
30924	ANDERSON, DANIEL	1993-02-08	2025-10-31	TE
1917966	ANDERSON, KRISTI	2020-12-15	2025-10-31	TS
87682	BAIRD, CAREY	2003-03-06	2025-10-31	TS
34243	BARBER, MATTHEW	2013-10-01	2024-10-31	TE
34243	BARBER, MATTHEW	2013-10-15	2024-10-31	TS
109108	BENNION, MICHAEL	2005-01-06	2025-10-31	TE
111771	BOWN, BRITNEY	2005-03-18	2025-10-31	TE
45724	BRINKERHOFF, MICHAEL	2001-04-03	2025-10-31	TE
45724	BRINKERHOFF, MICHAEL	1993-08-26	2025-10-31	TMR
1971571	BURNHAM, RANDI	2021-10-22	2025-10-31	TE
128031	CHAPIN, SHANNON	2006-04-24	2025-10-31	TMR
1341050	CHRISTENSEN, JILL	2007-10-18	2025-10-31	TE
40723	CHRISTENSEN, MICHELE	1997-07-25	2025-10-31	TMR
32535	Evans, Alisha	1998-10-20	2025-10-31	TE
33609	FIELDING, TODD	1999-03-05	2025-10-31	TE
32693	FOX FEIGH, GINA	1998-11-10	2025-10-31	TE
1963332	FRANCO, ATANACIA	2021-07-08	2025-10-31	TS
32576	HALVORSEN, SCOTT	1987-03-24	2025-10-31	TS
32576	HALVORSEN, SCOTT	1996-07-17	2025-10-31	TE
32934	HANSEN, SHAWN	1983-09-29	2025-10-31	TS
1467133	HAWKES, TYLER	2011-09-15	2025-10-31	TE
1467133	HAWKES, TYLER	2011-09-15	2025-10-31	TS
87821	HERBERT, BRETT	2003-03-17	2025-10-31	TE
111337	HOLMES, SHERRY	2005-03-11	2025-10-31	TMR
109838	HOSKINS, RYAN	2005-01-26	2025-10-31	TE
30510	HUTCHINGS, STEPHANIE	1993-10-18	2025-10-31	TS
30510	HUTCHINGS, STEPHANIE	1996-05-20	2025-10-31	TE
1803528	JEANSELME, BRETT	2019-01-28	2025-10-31	TE
1966511	JOLIN, ASHLEY	2021-09-27	2025-10-31	TE
1823376	JONES, CRYSTAL	2019-08-02	2025-10-31	TE
37901	KATTER, BRENT	2007-08-07	2025-10-31	TS
1510804	KLASZKY, MARIE	2012-11-09	2025-10-31	TE
1836750	KROSKEY, PATRICIA	2019-09-04	2025-10-31	TS
1899252	LINDSAY, KAREN	2021-02-01	2025-10-31	TE
7745	MAX, JOHN	2021-05-21	2025-10-31	TMR
7745	MAX, JOHN	1979-04-06	2025-10-31	TE
7745	MAX, JOHN	1979-04-06	2025-10-31	TS
35842	MCKINNON, JON	1993-04-19	2025-10-31	TS
35842	MCKINNON, JON	1993-04-19	2025-10-31	TE

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
144598	MILLER, REBEKAH	2007-04-24	2025-10-31	TE
119884	MOSBY, KIMBERLY	2010-06-18	2025-10-31	TS
119884	MOSBY, KIMBERLY	2005-10-13	2025-10-31	TE
1702830	MUIR, JACQUELINE	2017-03-31	2025-10-31	TE
142835	MURDOCK, CHANDLER	2007-05-08	2025-10-31	TE
142835	MURDOCK, CHANDLER	2007-05-08	2025-10-31	TS
110271	Muhlestein, Kimberly	2005-03-23	2025-10-31	TE
34439	NIXON, ANDREA	2022-01-18	2025-10-31	TS
34439	NIXON, ANDREA	1994-06-02	2025-10-31	TE
1780222	OLIVER, LUKE	2021-03-15	2025-10-31	TS
1951869	PORTER, SAMANTHA	2021-10-20	2025-10-31	TE
140482	RICHARDS, DENISE	2007-01-22	2025-10-31	TE
30132	ROBERTS, THOMAS	1995-10-02	2025-10-31	TMR
30132	ROBERTS, THOMAS	2003-02-21	2025-10-31	TE
36358	ROBINSON, CALVIN	1992-12-18	2025-10-31	TE
36358	ROBINSON, CALVIN	2009-04-30	2025-10-31	TS
114312	ROWELL, ERIKA	2013-12-18	2025-10-31	TE
114312	ROWELL, ERIKA	2005-05-26	2025-10-31	TS
87477	SHIRA, JENNIFER	2003-03-07	2025-10-31	TE
30784	SMITH, MICHAEL	1994-11-22	2025-10-31	TE
30784	SMITH, MICHAEL	1994-11-22	2025-10-31	TS
140606	SPARKS, CHRIS	2007-01-24	2025-10-31	TMR
140606	SPARKS, CHRIS	2009-02-10	2025-10-31	TE
1690782	STEPHENSON, LORI	2016-12-22	2025-10-31	TS
1690782	STEPHENSON, LORI	2021-12-21	2025-10-31	TE
53885	SUAFILO, PAUL	1998-10-01	2025-10-31	TMR
1945820	Singleton, Madison	2021-04-27	2025-10-31	TE
43278	THOMPSON, JAY	1996-04-12	2025-10-31	TE
95254	VEALEY, JONATHAN	2003-10-17	2025-10-31	TS
44134	VEST, LORI	1999-10-13	2025-10-31	TE
94765	WARBY, CAMILLE	2003-10-02	2025-10-31	TE
44256	WEBB, RUSSELL	1978-09-12	2025-10-31	TS
44256	WEBB, RUSSELL	1978-09-12	2025-10-31	TE
44518	WEBB, NATHAN	2001-09-25	2025-10-31	TE
1677172	WOODY, JACQUELINE	2016-11-30	2025-10-31	TS
82596	ZESIGER, JEREMY	2021-07-14	2025-10-31	TE
82596	ZESIGER, JEREMY	2021-03-03	2025-10-31	TMR
82596	ZESIGER, JEREMY	2021-04-19	2025-10-31	TS

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
116849	CROPPER, KYRIA	2005-08-18	2023-09-30	TE
1702950	FLINT, MCCAULEY	2017-04-03	2023-09-30	TMR
42794	HARTLE, LOIS	1993-09-13	2023-09-30	TE
1791390	Hillstead, Collynn	2018-10-24	2023-09-30	TE
89291	KOSINSKI, TYANN	2003-04-25	2023-09-30	TMR
1711905	MORREY, KATHRYN	2017-06-23	2023-09-30	TE
1934761	PARRISH, JOSEPH	2021-03-02	2023-09-30	TS
144581	SANDERS, ADRIENNE	2007-06-06	2023-09-30	TE
89392	TRAN, YVONNE	2003-04-24	2023-09-30	TMR
149813	Talbot, Kristal	2007-08-08	2023-09-30	TE

Reinstated Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
1464962	BRADY, SCOTT	2011-09-15	2025-09-30	2023-10-11	TE
1739385	CACERES, VIVIANA	2021-04-27	2025-08-31	2023-10-11	TE
92946	DRAKE, LAENA	2004-08-03	2025-08-31	2023-10-12	TE
92946	DRAKE, LAENA	2003-08-01	2025-08-31	2023-10-12	TS
1946609	ENNIS, BRETT	2021-04-28	2025-07-31	2023-10-11	TS
43307	GUNN, DONNA	1994-10-18	2025-09-30	2023-10-18	TMR
43307	GUNN, DONNA	1994-10-18	2025-09-30	2023-10-18	TE

Approval Date	3rd Quarter Aug 2023 -Oct 2023 Approved Title Courses	Provider Name	Totals	Comments
Aug-23			8	
8/3/2023	Claims Trends in a Challenging Market	Doma Title Insurance Inc		
8/11/2023	A Class Action Lawsuit Waiting to Happen: Why Cyber Insurance	American Land Title Association		
8/18/2023	Determining of an ID Is Real or Fake	Utah Land Title Association		
8/22/2023	Cybersecurity The Unsung Heroes	First American Title Insurance Co.		
8/23/2023	Absolutely, Positively, Totally True Title Insurance Claims	Doma Title Insurance Inc.		
8/25/2023	Title Policy Endorsements	Fulghum		
8/28/2023	A Conversation About Claims and Ethics	Fulghum		
8/29/2023	Working with Outside Counsel - An Ethics How-To Guide	Doma Title Insurance Inc.		
Sep-23			27	
9/1/2023	September 2023 Closer Training	Southern Utah Title Company		
9/7/2023	Underwriting Distressed Commercial Transactions	American Land Title Association		
	Unregulated Title Alternatives and Your Business	American Land Title Association		
	Envisioning the Modern ABA: A Practical How-To for Building	American Land Title Association		
	Fraud Trends in Commercial Real Estate	American Land Title Association		
	Legal Landscape for Title Agents: Limiting Title Claim Liability	American Land Title Association		
	Efficiency in Modern Title Operations	American Land Title Association		
	The Good Bad and Ugly An Outlook for Real Estate and Economy	American Land Title Association		
	1031 Exchanges: How to Promote, Educate, & Generate More Business	American Land Title Association		
	Prosperity or Destruction: The Potential of AI	American Land Title Association		
	Corporate Authority: How To Succeed With Businesses Without	American Land Title Association		
	Fraud in a Down Economy: Why We Need to Remember 2008	American Land Title Association		
	Ethics & Well-Being: Relating Ethical Requirements & Concepts	American Land Title Association		
	Abstracters & Title Insurance Agents Section Meeting	American Land Title Association		
	Fraud with the Latest Tech	American Land Title Association		
	Ready, Aim, Fraud: New Social Engineering and Fighting Cyber Fraud	American Land Title Association		
9/21/2023	Foreclosures (The In's and Outs of the Process)	Stewart Title Insurance Agency		
	Utah County Online	Stewart Title Insurance Agency		
9/23/2023	Title Agent Ethics (cwt)	Cape Education Inc		
	Title Ethics: Integrating Holistic Values (cwt)	Cape Education Inc		
	Easements, Encumbrances & Water Rights (cwt)	Cape Education Inc		
	Foreclosure Essentials for the Title Agent (cwt)	Cape Education Inc		
	Historic Properties and the Title Agent (cwt)	Cape Education Inc		
	Policies & Endorsements in Title Insurance (cwt)	Cape Education Inc		
	Preventing & Insuring Title Fraud Risks (cwt)	Cape Education Inc		
	Title Insurance & Property Liens (cwt)	Cape Education Inc		
9/27/2023	AI & The Future of Real Estate	Metro National Title		

Approval Date	3rd Quarter Aug 2023 -Oct 2023 Approved Title Courses	Provider Name	Totals	Comments
Oct-23			7	
10/4/2023	Bankruptcy and Its Effects on Title	Fulghum		
10/5/2023	Foreclosure Friday The 13TH	Utah Land Title Association		
10/10/2023	Best Practices 2023 - Security, Fraud & Customer Data	Backman Title Services LTD		
	The IRS 1099-S Form	Backman Title Services LTD		
	Construction Service Liens 2023	Backman Title Services LTD		
10/17/2023	AU - Reverse Mortgages	Old Republic Title Insurance Co.		
10/24/2023	Dealing with Death and Probate	Westcor Land Title Insurance Co.		