



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: **December 19, 2022**

Place: **In Person**

Virtual

Time: **9:00 AM**

Taylorsville SOB
4315 S. 2700 W.
Big Cottonwood Room
Taylorsville, UT 84129

Google Meet
meet.google.com/ibk-fsvu-asb
225-618-5001 Phone
548 556 465# Password

ATTENDEES

TITLE & ESCROW COMMISSION

Chair, Kim Holbrook (*Insurer, Davis County*) Darla Milovich (*Agency, Salt Lake County*)
Vice Chair, Chase Phillips (*Agency, Weber County*) Cal Robinson (*Agency, Iron County*)
Jeff Mathews (*Public Member, Morgan County*) Perri Babalis, *AG Counsel - TEC*

DEPARTMENT STAFF

Jon Pike, *Insurance Commissioner* Reed Stringham, *Deputy Comm.* Tracy Klausmeier, *P&C Dir.*
Randy Overstreet, *Licensing Dir.* Patrick Lee, *Finance Dir.* Adam Martin, *MC Examiner*
Shelley Coudreaux, *AG Counsel - UID* Michael Covington, *CE Specialist* Steve Gooch, *PIO Recorder*

AGENDA

General Session: (Open to the Public)

- **Welcome** / Kim Holbrook, Chair
- **Telephone Roll Call**
- **New Business**
 - Comments on elimination of TEC / Jon/Reed
 - Education for the consumer on bogus land sales / Kim
 - Invitation from UAC Recorders Standards Committee / Chase
- **Adopt Minutes of Previous Meeting**
- **Concurrence Reports** / Kim
 - Licenses
- **Board Duties & Responsibilities** / Perri
- **Update on 2022 Goals**
 - ULTA report / Kim
- **Old Business**
- **Other Business**
- **Hot Topics**

Executive Session (None)

- **Adjourn**
- **Next Meeting: January 9, 2023** — Big Cottonwood Room, Taylorsville State Office Building

2022 Meeting Schedule

Jan 10	Feb 14	Mar 14	Apr 11	May 9	Jun 13
Jul 11	Aug 22	Sept 12	Oct 17*	Nov 14	Dec 19

*Proposed TEC/REC meeting immediately following

Proposed 2023 Meeting Schedule

Jan 9	Feb 13	Mar 13	Apr 10*	May 8	Jun 12
Jul 10	Aug 14	Sept 18	Oct 16*	Nov 13	Dec 11

*Proposed TEC/REC meeting immediately following

2022 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 wire fraud's effect on consumers and agencies
5. Increase awareness of affiliated business arrangements (ABA)

Utah Property Casualty Advisory Council Meeting
Thursday, September 29, 2022
10:00-11:00 a.m. MDT

Location: Utah Insurance Department
4315 S. 2700 W., Ste. 2300
Taylorsville, UT 84129
RM-3-C329-Bonneville

There will be no virtual option for this meeting

Agenda

1. Welcome – Eric Ericksen, Bear River Mutual Insurance
2. Introductions – Eric Ericksen
3. Remarks by Commissioner Jon Pike & Staff
4. Regulatory
 - Dept. Rules Review Project - status and timeline of P&C rules for 2023
 - Proposed rule change on protective orders related to implementation of SB 79 (2021) and the Department’s revised Bulletin 2021-3(a) – Mike Ostermiller, State Farm
 - Company reports on coverage for wildfire losses – Commissioner Pike
 - Underinsurance/Affordability
5. UCJL Update – Justin Stewart, UCJL
6. Legislative Issues for 2023:
 - Auto
 - Hands-Free – Mike Sonntag, Bear River/APCIA
 - Increased Minimum Limits (2022’s HB 136) – Mike Sonntag
 - Increasing Auto Limits Only for Property Damage (Shipp) – Mike Sonntag
 - Car-Sharing (P2P) – Noel Young, Allstate
 - Towing Issues – Mike Sonntag
 - Legal/Tort
 - UM/UIM Arbitration Process – Mike Ostermiller
 - Property
 - Homeowners/Property Insurance Limits in Relation to Land Value (Stenquist) - Mike Sonntag
7. Other Issues
 - Towpro App (Sandbox application)
 - Other
8. Adjourn



Steve Gooch <sgooch@utah.gov>

FW: UAC Recorders Standards Committee Member

M. Chase Phillips <cphillips@ustitleutah.com>

Tue, Dec 13, 2022 at 3:12 PM

To: Steve Gooch <sgooch@utah.gov>, "Holbrook, Kimberly" <KHolbrook@oldrepublictitle.com>

Overview of the UAC Recorders Standards Committee, for discussion at the next Title Commission meeting.

From: Devron Andersen <devron.andersen@cachecounty.org>**Sent:** Thursday, December 1, 2022 8:45 AM**To:** M. Chase Phillips <cphillips@ustitleutah.com>**Subject:** UAC Recorders Standards Committee Member

Chase,

The UAC Recorders have established a Standards Committee. The purpose of this Standards Committee is to create and establish standards that individual County Recorders would be able to adopt and comply with, bringing unity and consistency to the practices of the county recorders across the state. It is anticipated that the standards developed would cover recording practices and processing procedures that are not clearly defined in Utah Code. I have been asked to be the committee chair. We believe this committee will be instrumental in standardizing recording practices and processing procedures for county recorders across the state, directly benefiting the title industry.

The makeup of the committee will consist of nine members, seven county recorders and two industry partner specialists. For the committee members from our industry partners we are looking for individuals with a substantial and comprehensive knowledge of land title, documents, and recording practices. We would be interested in having one of the industry partner seats on our standards committee filled by a member of The Title and Escrow Commission.

Being a member of our standards committee would be a fully voluntary position and as such we would hope to limit the amount of time spent on this committee to a minimal amount of identifying items to create standards for, reviewing, and approving draft standards. The actual drafting of the standards, which will be the most time consuming part of this committee, is anticipated to be done by the members of the committee who are full time recorders (though we would be happy to accept and review any draft standards created by the industry partners, it wouldn't be expected). I anticipate that much of the identification, reviewing and approving work could be done over email with an occasional zoom meeting for final releases or complicated discussions.

We extend the invitation to The Title and Escrow Commission to fill one seat of our standards committee if you feel that doing so would be an appropriate assignment for a member of your commission.

Please let me know as soon as possible whether this is a seat that you would be able to fill or not. Contact me for any additional questions or concerns.

Thanks,

12/13/22, 3:36 PM

State of Utah Mail - FW: UAC Recorders Standards Committee Member

Devron Andersen, P.L.S.

Cache County Recorder

Office: (435) 755-1530

Cell: (435) 760-7642

devron.andersen@cachecounty.org

**Title Agency Licensing
November 2022**

New licenses

New Licenses	Agency ID	Orig. Issue Date	Expire Date	LOA
202378	OHANA TITLE INSURANCE AGENCY LLC	2022-11-29	2024-11-30	TS

Renewal Licenses

New Licenses	Agency ID	Orig. Issue Date	Expire Date	LOA
6498	CACHE TITLE COMPANY, INC	1976-09-17	2024-11-30	TE
6498	CACHE TITLE COMPANY, INC	1976-09-17	2024-11-30	TS
189584	DOMA INSURANCE AGENCY OF UTAH, LLC	2018-11-30	2024-11-30	TE
189584	DOMA INSURANCE AGENCY OF UTAH, LLC	2018-11-30	2024-11-30	TMR
189584	DOMA INSURANCE AGENCY OF UTAH, LLC	2018-11-30	2024-11-30	TS
11934	GRIFFITHS & TURNER / GT TITLE SERVICES, INC	2002-12-10	2024-11-30	TS
16784	ORANGE TITLE INSURANCE AGENCY	2007-06-18	2024-11-30	TE
16784	ORANGE TITLE INSURANCE AGENCY	2007-06-18	2024-11-30	TS
164958	REAL ADVANTAGE TITLE INSURANCE AGENCY, LLC	2010-11-15	2024-11-30	TE
164958	REAL ADVANTAGE TITLE INSURANCE AGENCY, LLC	2010-11-15	2024-11-30	TS
189481	SKYLINE TITLE, LLC	2018-11-19	2024-11-30	TE
189481	SKYLINE TITLE, LLC	2018-11-19	2024-11-30	TS
16029	TITLEFIRST TITLE INSURANCE AGENCY, LLC	2006-11-16	2024-11-30	TE
16029	TITLEFIRST TITLE INSURANCE AGENCY, LLC	2006-11-16	2024-11-30	TS
6580	US TITLE INSURANCE AGENCY, LLC	1982-11-22	2024-11-30	TE
6580	US TITLE INSURANCE AGENCY, LLC	1982-11-22	2024-11-30	TS

Lapsed Licenses

New Licenses	Agency ID	Orig. Issue Date	Expired Date	LOA	QualCd
(none)					

Reinstated Licenses

New Licenses	Agency ID	Orig. Issue Date	Expire Date	Reinstated LOA
183108	ALPINE LEGAL TITLE INSURANCE AGENCY	2016-10-04	2024-10-31	2022-11- TS

**Title Agent Licensing
November 2022**

New Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
2044725	DACHIARDI, AIDA	2022-11-28	2025-10-31	TE
2065821	NICHOLS, AUBRI	2022-11-16	2025-10-31	TS
2066044	SEGURA, JOSE	2022-11-16	2025-07-31	TMR
2055528	STEARNS, LORI	2022-11-14	2025-06-30	TE
2066961	STOKES, JENNALEE	2022-12-01	2025-01-31	TMR
2059785	THOMPSON, JAMIE	2022-11-08	2025-01-31	TS

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
151948	ANTHONY, FOREST	2020-06-12	2024-11-30	TS
37439	BORG, CINDY	1986-10-28	2024-11-30	TE
1365735	BOWLES, KIMBERLY	2008-06-19	2024-11-30	TE
38254	BURDETTE, WALT	1992-09-03	2024-11-30	TE
38254	BURDETTE, WALT	1992-09-03	2024-11-30	TS
54154	BURROLA, CYNDI	1995-12-07	2024-11-30	TE
54154	BURROLA, CYNDI	2011-08-12	2024-11-30	TS
40012	CARAS, MARIE	1999-07-28	2024-11-30	TE
1767662	CONDIE, MONICA	2018-06-11	2024-11-30	TE
34412	CRAGUN, BRETT	2000-08-04	2024-11-30	TS
34412	CRAGUN, BRETT	2002-02-12	2024-11-30	TE
46842	DEHART, TAMMY	1994-05-25	2024-11-30	TE
33564	DOBSON, BRADFORD	1996-05-31	2024-11-30	TS
33564	DOBSON, BRADFORD	2000-08-21	2024-11-30	TE
1758312	DOYLE, SUMMERMAULOA	2018-04-19	2024-11-30	TE
1501386	DUKIC, SHERRY	2012-10-01	2024-11-30	TE
1501386	DUKIC, SHERRY	2020-10-02	2024-11-30	TS
41639	Dastic, Angie	1994-06-03	2024-11-30	TE
1504371	EDWARDS, SUSAN	2012-11-13	2024-11-30	TE
1504371	EDWARDS, SUSAN	2012-09-25	2024-11-30	TMR
76224	ENNIS, SHELLIE	2002-04-15	2024-11-30	TE
130933	FRANCIS, CHRISTOPHER	2006-06-29	2024-11-30	TE
27273	FRANCIS, LEE	1981-11-24	2024-11-30	TS
130933	FRANCIS, CHRISTOPHER	2015-01-26	2024-11-30	TS
128110	FRAZIER, MATTHEW	2006-04-27	2024-11-30	TMR
19061	GARRISON, GINA	1996-02-01	2024-11-30	TE
43087	GOWER, RACHEL	2000-07-05	2024-11-30	TS
78112	GRIFFITHS, J BRADLEY	2002-06-13	2024-11-30	TE
78112	GRIFFITHS, J BRADLEY	2002-06-13	2024-11-30	TS
10335	HANLON, JOHN	1997-12-08	2024-11-30	TS
37063	HARRIS, WENDE	1976-06-23	2024-11-30	TE
37063	HARRIS, WENDE	1976-06-23	2024-11-30	TS
1865025	HOHMAN, ELIZABETH	2020-05-13	2024-11-30	TE
73638	KAY, MILES	2016-03-24	2024-11-30	TS
73638	KAY, MILES	2002-03-14	2024-11-30	TMR
73986	LEE, BRENT	2002-02-08	2024-11-30	TS
53809	LYNCH, JEFF	1998-06-04	2024-11-30	TS
141628	MILLER, DOUGLAS	2016-03-07	2024-11-30	TS

Renewed Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	LOA
43894	MOORE, DAVID	1974-04-01	2024-11-30	TE
43894	MOORE, DAVID	1974-04-01	2024-11-30	TS
1556024	NEILSON, DARCEY	2014-02-11	2024-11-30	TS
1556024	NEILSON, DARCEY	2014-02-11	2024-11-30	TE
106059	NEWMAN, ALFRED	2006-02-15	2024-11-30	TE
106059	NEWMAN, ALFRED	2004-09-22	2024-11-30	TMR
106059	NEWMAN, ALFRED	2008-03-06	2024-11-30	TS
45706	NEWMAN, RODNEY	1980-08-27	2024-11-30	TE
45706	NEWMAN, RODNEY	1980-08-27	2024-11-30	TS
136968	OKABE, KELLI	2006-11-20	2024-11-30	TE
33217	PARISH, ANGIE	2005-05-18	2024-11-30	TS
33217	PARISH, ANGIE	2000-07-11	2024-11-30	TE
30343	PERKINS, TERRI	1998-06-05	2024-11-30	TS
1358920	PHILLIPS, JERROD	2008-04-01	2024-11-30	TE
38405	PHILLIPS, KEVAN	1988-03-23	2024-11-30	TE
38405	PHILLIPS, KEVAN	1988-03-23	2024-11-30	TS
1753634	ROBINSON, MARCUS	2018-04-04	2024-11-30	TS
84652	ROSENBAUM, MISTILYN	2002-11-29	2024-11-30	TE
34628	ROSS, MICHAEL	2004-10-19	2024-11-30	TE
34628	ROSS, MICHAEL	1999-12-17	2024-11-30	TS
1643263	SAEZ, FELICIA	2015-12-17	2024-11-30	TE
80573	SANDOVAL, PATRICIA	2002-08-20	2024-11-30	TE
39476	SCHREIBER, ALLISON	1998-08-05	2024-11-30	TE
83841	SHURTLIFF, TANNA	2002-11-12	2024-11-30	TE
83841	SHURTLIFF, TANNA	2017-02-23	2024-11-30	TS
44921	STRONG, RICHARD	2004-01-21	2024-11-30	TE
44921	STRONG, RICHARD	2000-05-16	2024-11-30	TS
1776187	Smith, Heidi	2018-08-16	2024-11-30	TMR
1792514	TAYLOR, PEARL	2018-11-15	2024-11-30	TE
1792514	TAYLOR, PEARL	2018-11-15	2024-11-30	TS
39726	TORRES, JOANN	1996-03-28	2024-11-30	TS
51588	TUCKER, JENNIFER	2002-01-10	2024-11-30	TS
126731	TUCKER, TRAVIS	2006-03-21	2024-11-30	TS
126731	TUCKER, TRAVIS	2022-11-07	2024-11-30	TE
51588	TUCKER, JENNIFER	1997-12-16	2024-11-30	TE
32827	VEALEY, PAULA	1995-12-28	2024-11-30	TS
114614	WATSON, TERESA	2005-06-10	2024-11-30	TE
34421	WEBSTER, MELISSA	1998-05-07	2024-11-30	TE
115982	WILDE, CLIFFTON	2005-07-15	2024-11-30	TS
134560	WILKINS, SHELLIE	2006-09-19	2024-11-30	TE
45760	WILSON, LINDA	1998-10-21	2024-11-30	TE
46064	WILSON, GARRETT	2000-03-07	2024-11-30	TS
1357242	WINMILL, MELISSA	2008-03-10	2024-11-30	TE
133491	YOUNG, JENNIFER	2006-08-30	2024-11-30	TE

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
1658022	FORSTER, PAUL	2016-04-15	2022-11-30	TE
97252	GEE, JUSTIN	2003-12-15	2022-11-30	TE
1471130	LONG, LYNN	2011-10-06	2022-11-30	TMR

Lapsed Licenses

Agent ID	Name	Orig. Issue Date	Expired Date	LOA
128094	MATTSON, LINDA	2006-04-26	2022-11-30	TMR
45991	ROSE, SUSAN	1992-10-28	2022-11-30	TS
45991	ROSE, SUSAN	1992-10-28	2022-11-30	TE
36683	RUDD, TERRY	1980-04-16	2022-11-30	TS
36683	RUDD, TERRY	1982-03-31	2022-11-30	TE
1532672	SIMMONS, ANGELA	2014-08-20	2022-11-30	TE

Reinstated Licenses

Agent ID	Name	Orig. Issue Date	Expire Date	Reinstated	LOA
34243	BARBER, MATTHEW	2013-10-15	2024-10-31	2022-11-07	TS
34243	BARBER, MATTHEW	2013-10-01	2024-10-31	2022-11-07	TE
90726	BURGESS, ROBYNNE	2003-05-28	2024-10-31	2022-11-07	TE
90726	BURGESS, ROBYNNE	2011-03-16	2024-10-31	2022-11-07	TMR
131264	HESS, PATRICIA	2006-07-11	2024-10-31	2022-11-09	TE