



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: **April 3, 2023**

Place: **In Person**
None

Virtual

Google Meet

meet.google.com/mib-xjpn-fsu

484-424-6849 Phone

332 642 960# Password

Time: **11:00 AM**

This special meeting was called at the request of the Insurance Commissioner under 31A-2-403(6)(c)(i)

ATTENDEES

TITLE & ESCROW COMMISSION

Chair, Kim Holbrook (*Insurer, Davis County*)

Darla Milovich (*Agency, Salt Lake County*)

Vice Chair, Chase Phillips (*Agency, Weber County*)

VACANT (*Agency*)

Jeff Mathews (*Public Member, Morgan County*)

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*

Michael Covington, *CE Specialist*

Steve Gooch, *PIO Recorder*

AGENDA

General Session: (Open to the Public)

- **Welcome** / Kim Holbrook, Chair
- **Telephone Roll Call**
- **New Business**
 - Penalties
 - Ryan K. Goodrich and Synergy Title Insurance Agency, Docket #2023-4483 and #2023-4484

Executive Session (None)

- **Adjourn**
- **Next Meeting: April 10, 2023** — Big Cottonwood Room, Taylorsville State Office Building

2023 Meeting Schedule

Jan 9 Canceled	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

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)

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BEFORE THE UTAH INSURANCE COMMISSIONER

<p>UTAH INSURANCE DEPARTMENT, Complainant, vs. RYAN K. GOODRICH, and SYNERGY TITLE INSURANCE AGENCY, Respondent.</p>	<p>NOTICE OF AGENCY ACTION AND ORDER</p> <p>Docket No. 2023-4483 and 2023-4484</p> <p>Donald H. Hansen Administrative Law Judge/Presiding Officer</p>
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NOTICE OF AGENCY ACTION

The Utah Insurance Department (“the Department”) commences this agency action as an informal adjudicative proceeding against Ryan K. Goodrich and Synergy Title Insurance Agency (“Respondents”) pursuant to Utah Code § 31A-2-201 and 63G-4-201 through -203 and to Utah Admin. Code R590-160.

This agency action is based on the facts and law set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code § 63G-4-202(1) and Utah Admin. Code R590-160-4 and -7.

ORDER

Based on the facts and the law set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner orders as follows:

1. Respondent Ryan K. Goodrich's Utah resident producer individual insurance license number 240271 is revoked.
2. Respondent Synergy Title Insurance Agency's Utah resident producer organization, license, number 608488, is revoked.
3. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-7 (1), this informal adjudicative proceeding shall be deemed closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondents unless a request for a hearing on this matter is received from Respondents prior to that date.
4. A request for a hearing shall be in writing and sent by email to uidadmincases@utah.gov or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 4315 S. 2700 W., Suite 2300, Taylorsville, UT 84129. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.
5. If you fail to request a hearing you will be bound by this Order. Failure to request a hearing will be deemed a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

DATED this 13th day of March, 2023.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
DONALD H. HANSEN
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129
Telephone: 801-957-9321
Email: uidadmincases@utah.gov

NOTICE REGARDING ENFORCEMENT OF THE ORDER

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$5,000 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding in those jurisdictions.

DECLARATION

Under criminal penalty of Utah law, I, Adam Martin, 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 the Notice of Informal Adjudicative Proceeding and Order against Ryan K. Goodrich and Synergy Title Insurance Agency (“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. Respondent Ryan K. Goodrich (“Goodrich”) is a Utah resident producer individual licensee, holding Utah license number 240271.

b. Synergy Title Insurance Agency (“Synergy Title”) is a Utah resident producer organization, 100% owned by Goodrich, holding license number 608488.

c. Under Utah Code § 31A-2-202(4)(a), Respondents are required to reply promptly in writing or in other designated form to a reasonable written inquiry from the commissioner.

d. On February 15, 2023, an emergency order was issued suspending Respondent Goodrich’s Utah resident producer individual license and Respondent Synergy Title’s Utah resident producer organization license. In that order, the Respondents were ordered to promptly comply with all requests for information from the Utah Insurance Department.

e. On February 24, 2023, the Department, through Adam Martin, sent the Respondents a letter of inquiry, via their email address of record at ryan@synergytitle.org, asking for information and documentation regarding several complaints received by the Department made

against the Respondents. In the letter of inquiry, Respondents were notified they needed to respond with the requested information no later than March 6, 2023.

f. That same day, Respondents, through Goodrich, acknowledged they had received the letter of inquiry.

g. Respondents failed to respond to the letter of inquiry sent via email from the Department on February 24, 2023, even though Goodrich had acknowledged receipt of the email and stated he was “glad I get a chance to defend myself.”.

h. On March 7, 2023, the Department, through Adam Martin, sent the Respondents a second request, via their email address of record, giving the Respondents until Wednesday, March 8, 2023, at 5:00 p.m. to comply with the Department’s request for information.

i. On March 7, 2023, the Respondents, through Goodrich, acknowledged receipt of the email request.

j. On March 8, 2023, the Respondents again failed to respond to the Department’s request for information by the time specified in the second request.

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

a. Respondents violated Utah Code § 31A-2-202(4)(a), by not replying promptly in writing or in other designated form to a reasonable written inquiry from the commissioner;

b. Respondents violated Utah Code § 31A-23a-111(5)(b)(ii)(C) by violating an order that is valid under Subsection 31A-2-201(4).

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5. Based on Utah Code § 31A-2-308 and other similar enforcement cases, the Respondents' insurance licenses should be revoked.

DATED this 10th day of March, 2023, at Salt Lake City, Salt Lake County, Utah.

/s/ Adam Martin

Adam Martin, Market Conduct Examiner
Utah Insurance Department

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on this date a true and correct copy of the foregoing Notice of Agency Action and Order, with the Declaration attached to it, was emailed to:

Ryan K. Goodrich
466 N Main Street, Ste 204
Clearfield UT 84015-3243
ryan@synergytitle.org

Synergy Title Insurance Agency
466 N Main Street, Ste 204
Clearfield UT 84015-3243
ryan@synergytitle.org

and

Adam Martin
Utah Insurance Department
gmartin@utah.gov

DATED this 13th day of March, 2023.

/s/ Jeanine Couser

Jeanine Couser
Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129
801-957-9321