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/licensees/title/tec/)

Date & Time: **July 13, 2026** at **9:00 AM**
Google Meet: https://meet.google.com/ubd-pzpq-tcw
Phone: 573-621-2430 **PIN:** 594 064 849#
In Person: 4315 S. 2700 W., Flaming Gorge Room, Taylorsville, UT 84129

ATTENDEES

TITLE & ESCROW COMMISSION

Chair, Nathan Sprague *(Insurer, Utah County)*
Vice Chair, Kevin Parke *(Agency, Salt Lake County)*
Doug Newell *(Agency, Carbon County)*
Kim Cruz *(Insurer, Salt Lake County)*
Warren Lignell *(Public, Utah County)*

DEPARTMENT STAFF

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

AGENDA

General Session: (Open to the Public)

- **Welcome** / Nathan Sprague, Chair
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
- **Old Business**
  - Discussion on draft of R592-19 / Reed
- **Concurrence Reports** / Nathan
  - Licenses
  - Continuing education
- **Update on 2026 Goals**
  - ULTA report / Kim
- **Department Topics** / Tracy
  - Title MCE/Auditor III
- **New Business**
  - TEC report to the Governor / Nate
- **Other Business**
  - Annual board member training / Perri/Helen/Shelley
  - Elect chair and vice chair

Executive Session (None)

- **Adjourn**

Next Meeting: **August 10, 2026** — Flaming Gorge Room, Taylorsville State Office Building

2026 Meeting Schedule

~~Jan 12**~~	~~Feb 9**~~	~~Mar 9~~	~~Apr 13~~	~~May 11*~~	~~Jun 8~~
Jul 13	Aug 10	Sep 14	Oct 19*	Nov 9	Dec 14**

*Proposed TEC/REC meeting immediately following
**Online only

2026 Goals

1. Continue making sure continuing education and testing are 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)
6. Increase consumer awareness of the role a title insurance company plays in a real estate transaction
7. Increase industry's awareness of the marketing rule and how to ask questions
8. Increase industry and consumer awareness of artificial intelligence (AI) usage
9. Increase awareness of the new FinCEN reporting rule
10. Encourage the industry to submit hot topics/current trends for the "Other Business" section of the agenda

R592. Insurance, Title and Escrow Commission.

R592-19. Winding Down the Business of a Resident Agency Title Insurance Producer.

R592-19-1. Authority.

This rule is promulgated by the commissioner pursuant to Subsection 31A-2-404(6).

R592-19-2. Purpose and Scope.

(1) The purpose of this rule is to provide a process for winding down the business of a resident agency title insurance producer.

(2) This rule applies to a resident agency title insurance producer.

R592-19-3. Definitions.

Terms used in this rule are defined in Sections 31A-1-301 and 31A-2-402. Additional terms are defined as follows:

(1) "Active underwriter" means an underwriter from which an agency has an appointment within six months before the date on which the agency provides written notice of intent to wind down to the Department.

(2) "Agency" means a licensed resident agency title insurance producer.

(3) "Annual report" means the report required by Section 31A-23a-413.

(3) "Escrow file" means a physical or electronic document relied on or generated in conducting escrow under Title 31A.

(4) "Final audit" means the audit of an agency's trust accounts, operating accounts, escrow files, accounting records, and related title insurance records required under Section R592-19-7(1).

(5) "Title file" means a physical or electronic document relied on or generated during the process of placing title insurance.

(6) "Underwriter" means an insurance company that underwrites title insurance risks.

(7) "Wind down" and "winding down" mean the process of closing an agency's business.

R592-19-4. Agency's Annual Wind Down Plan and Certification.

(1)

(a) An agency shall annually prepare a written plan for winding down its business.

(b) The plan shall be submitted with the annual report.

(c) The plan shall identify:

(i) the person, with contact information, responsible for the completion of the wind down;

(ii) the physical or electronic location at which the agency's escrow and title files will be stored for access:

(A) during the winding down process; and

(B) after the winding down process has been completed;

(iii) the person, with contact information, responsible for custody of the agency's escrow files and title files after the wind down is completed;

(iv) the physical or electronic location of the escrow accounting records and how those can be accessed by the Department or an active underwriter, including log in credentials for escrow accounting software;

(v) the person, with contact information, who can authorize the financial institution at which the escrow funds are held to allow an active underwriter to:

(A) access an escrow account; and

(B) make deposits, issue checks and initiate wire transfers to and from the escrow account;

(vi) the agency's procedures for reconciling each trust account and completing pending escrow transactions, disbursing or transferring escrow funds, and resolving outstanding escrow obligations;

(vii) each past and current underwriter from which the agency had or has an appointment;

(viii) each active underwriter for the agency;

(vi) the name, title, email address, and telephone number for each current employee, as of the date the annual report is filed; and

(vii) the name, email address, and telephone number for an agency representative who can answer wind down questions.

(d) The plan shall authorize:

(i) the financial institution at which the agency's escrow funds are held to allow an active underwriter to:

(A) access an escrow account; and

(B) make deposits, issue checks and initiate wire transfers to and from the escrow account;

(ii) an active underwriter to obtain the prior three years of statements for the agency's:

(A) trust account;

(B) operating account; and

(C) any associated accounting and underwriting files;

(2) After filing an initial plan, an agency shall:

(a) annually review and update its plan, as necessary; and

(b) provide with the annual report:

(i) plan updates; and

(ii) certification that the agency completed a plan review.

(3) This section does not require an agency to provide an annual wind down plan to an underwriter.

R592-19-5. Notice of Intent to Wind Down.

(1) An agency shall provide written notice of intent to wind down no later than 45 days before the wind down is completed.

(2) The notice shall be sent to:

(a) the Department at title@utah.gov; and

(b) each active underwriter.

(2) The notice shall include:

(a) a copy of the agency's most recent filed plan;

(b) a statement of changes to the plan since the most recent filing

(c) the name, title, email address, and telephone number for each current employee;

(d) a list of all pending files and all open orders in which a commitment has been prepared but not paid for as of the date of the notice;

(e) the agency's written acknowledgement that a final audit of the agency's trust and operating accounts will be conducted within 60 days after the wind down is completed; and

(f) a statement of the plan for:

(i) completing pending transactions that have closed in which title insurance policies must be issued;

(ii) completing open transactions that have not been closed in which a title insurance commitment has been issued or in which funds are held in escrow;

(iii) the administration of the funds held in escrow at the time of the filing of the notice under Subsection (1), including the processes disbursements and for escheating funds remaining in the escrow account(s) after disbursement attempts have been exhausted;

(iv) providing access to pending and historic files to provide information and documents requested by consumers, lenders, and other parties to the transactions:

(v) completing the winding down of the business of the title agency, including the payment of premium and fees to the agency's active underwriters.

(g) the date on which the wind down will be completed.; and

(h) any other information required by the Department to monitor the wind down.

R592-19-6. Providing Records, Files and Trust Account Information to an Underwriter Before the Wind Down is Completed.

(1) Before the date on which the wind down is completed, an agency shall provide to each active underwriter for business placed through that underwriter

(a) each escrow file;

(b) a list of pending escrow transactions; and

(c) a list of outstanding escrow commitments.

(c) a list of files for which a title commitment has been issued, and the transaction has not closed;

(d) any updated physical or electronic location of the escrow files and title files described in Subsection (1); and

(e) updated contact information for the person responsible for custody of those files.

(2) (a) For each pending escrow transaction, outstanding escrow commitment, or open title order identified in Subsection (1), an agency shall send to each interested person a written notice that states:

(i) that the agency is winding down; and

(ii) (ii) the location of the person’s escrow file(s) or title file(s);

(iii) the contact information for the agency representative or file custodian who can respond to requests concerning the file; and

(b) The agency shall send the written notice to each interested person in Subsection (2)(a)(i) no later than 30 days before the agency's final date of operation.

(c) The agency shall retain a copy of the written notice described in Subsection (2)(b) in the escrow and title insurance file of each interested person.

(3) (a) An agency remains responsible for reconciling each trust account and for disbursing, transferring, or otherwise resolving escrow funds in accordance with applicable law and written escrow instructions.

(b) An agency may not transfer undisbursed funds to an active underwriter for the benefit of a person entitled to the funds unless:

(i) the underwriter has agreed in writing to accept the funds;

(ii) the transfer is required by law or court order; or

(iii) the transfer is authorized by the Department.

(c) The transfer shall be completed no later than the date on which the wind down plan is completed.

R592-19-7. Underwriter Review; License Termination

(1) An agency shall conduct a final audit of the agency's trust account, operating accounts , escrow files, accounting records, and related title insurance records upon completion of the wind down.

(2) The final audit report shall be sent, within 60 days after the wind down is completed, to:

(a) the Department at title@utah.gov; and

(b) each active underwriter.

(3) An agency may not surrender, cancel, terminate, or otherwise allow termination of its resident agency title insurance producer license until after the agency has submitted the final audit to the Department and to each active underwriter.

(4) (a) Upon receipt of a final audit report, an active underwriter may conduct an audit of the agency's files, accounts, and records for business placed through that underwriter to determine

whether there are outstanding files, unreconciled trust-account items, unpaid premiums, unresolved escrow funds, or other issues related to the wind down was completed.

(b) An agency, an agency owner, and a person responsible for custody of an agency's files or records shall provide reasonable access to the files, accounts, and records necessary for an audit.

(5) (a) Within 15 days after receiving the final audit report required by Subsection (2), an active underwriter shall notify the Department that the underwriter has received the report.

(b) If an active underwriter conducts an audit under Subsection (4), the underwriter shall notify the Department within 15 days after completing the audit whether, based on the underwriter's review, there are outstanding files, unreconciled trust-account items, unpaid premiums, unresolved escrow funds, or other issues requiring further action.

(c) If an active underwriter identifies an outstanding issue described in Subsection (5)(b), the notice to the Department shall describe the issue and any corrective action requested from the agency.

(6) If an active underwriter does not receive a final audit report within 60 days after the date the wind down is completed, the active underwriter shall report the non-receipt to the Department within ten days; and.

(7)(a) If an agency fails to submit a final audit report, the Department may require an active underwriter to prepare a final audit report based on records in the active underwriter's possession; and.

(b) If the Department requires a report under Subsection (7)(a), the active underwriter shall submit the report to the Department within 30 days after the Department's request, unless the Department grants an extension.

(8) If an active underwriter completes under Subsection (7), the expense of preparing the report may be reimbursed under Section 31A-41-203, if applicable.

R592-19-8. Effective Date.

The commissioner will begin enforcing this rule 45 days from the rule's effective date.

R592-19-9. Severability.

If any provision of this rule, Rule R592-19, or its application to any person or situation is held invalid, such invalidity does not affect any other provision or application of this rule that can be given effect without the invalid provision or application. The remainder of this rule shall be given effect without the invalid provision or application.

KEY: title, escrow, insurance, wind down

Date of Enactment or Last Substantive Amendment: Authorizing, and Implemented or Interpreted Law: 31A-2-404

Title Agency Licensing

Jun 2026

New Licenses

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

Renewal Licenses

Agency ID	Name	Orig Issue Date	Expire Date	LOA
14929	ABSOLUTE TITLE INSURANCE AGENCY	11/10/2005	01/31/2028	TE
14929	ABSOLUTE TITLE INSURANCE AGENCY	11/10/2005	01/31/2028	TS
6473	HIGH COUNTRY TITLE	03/24/1982	06/30/2028	TE
6473	HIGH COUNTRY TITLE	03/24/1982	06/30/2028	TS
11437	LINCOLN TITLE INSURANCE AGENCY	06/03/2002	06/30/2028	TE
11437	LINCOLN TITLE INSURANCE AGENCY	06/03/2002	06/30/2028	TS
205324	UPWARD TITLE I LLC	06/21/2024	06/30/2028	TE
205324	UPWARD TITLE I LLC	06/21/2024	06/30/2028	TS

Lapsed Licenses

Agency ID	Name	Orig Issue Date	Expired Date	LOA
(none)				

Reinstated Licenses

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

Title Agent Licensing

Jun 2026

New Licenses

Agent ID	Name	Orig Issue Date	Expire Date	LOA
2221142	COPE, CAYDON	06/08/2026	07/31/2028	TMR
2222849	FRASER, DANIELLE	06/03/2026	05/31/2029	TMR
2224678	MAZEN, ANYA	06/25/2026	08/31/2028	TS
2223891	NEWMAN, TIFFANY	06/18/2026	11/30/2028	TMR
2221294	SANTISTEVAN, JAMES	06/11/2026	07/31/2028	TMR

Renewed Licenses

Agent ID	Name	Orig Issue Date	Expire Date	LOA
1477295	ANDERSON, JASON	02/21/2012	06/30/2028	TS
100959	Anderson, Brian	04/26/2004	06/30/2028	TS
34187	BARNES, JEFFREY	09/27/1999	06/30/2028	TS
34187	BARNES, JEFFREY	03/09/2005	06/30/2028	TE
1732762	BENTON, KENZIE	11/02/2017	06/30/2028	TE
69611	BLANCO, NANCY	09/10/2001	06/30/2028	TS
1568553	BOWLES, TIFFANY	05/13/2014	06/30/2028	TE
38697	BROWN, LONNY	02/24/1994	06/30/2028	TS
38697	BROWN, LONNY	03/31/1995	06/30/2028	TE
1855742	CHANG, ALAN	12/19/2019	06/30/2028	TE
74754	CHILD, ALAN	06/19/2003	06/30/2028	TE
74754	CHILD, ALAN	03/07/2002	06/30/2028	TMR
74754	CHILD, ALAN	12/22/2004	06/30/2028	TS
2101922	COOPER, MELODY	09/14/2023	06/30/2028	TS
34017	DAVIS, REBECCA	02/12/1998	06/30/2028	TE
37409	DAY, MARK	04/22/1982	06/30/2028	TS
37409	DAY, MARK	04/22/1982	06/30/2028	TE
125664	DECKER, JAMI	02/14/2006	06/30/2028	TE
6723	DENUNZIO, PATTIE	01/29/2004	06/30/2028	TE
6723	DENUNZIO, PATTIE	07/26/1993	06/30/2028	TMR
68166	EGAN, MERI	07/27/2001	06/30/2028	TE
1963671	FOSTER, AMANDA	07/12/2021	06/30/2028	TS
1963671	FOSTER, AMANDA	07/12/2021	06/30/2028	TE
36747	FRY, SHELLY	04/27/1990	06/30/2028	TE
130627	GORE, CHANEL	06/16/2006	06/30/2028	TE
1572805	HALVORSEN, COLTON	04/15/2016	06/30/2028	TE
1796623	HAYMOND, MEGAN	11/20/2019	06/30/2028	TS
1796623	HAYMOND, MEGAN	11/20/2019	06/30/2028	TE
122146	HIATT, JENNA	05/18/2006	06/30/2028	TE
122146	HIATT, JENNA	12/16/2005	06/30/2028	TS
36219	HICKMAN, STACEY	02/10/2005	06/30/2028	TE
36219	HICKMAN, STACEY	06/17/1998	06/30/2028	TMR
45020	HOUGHTON, SUSAN	10/14/1993	06/30/2028	TS
45020	HOUGHTON, SUSAN	05/19/2004	06/30/2028	TE
130679	HUNTER, TIFFANY	06/27/2006	06/30/2028	TE
32281	IVERSON, ERIC	04/08/1994	06/30/2028	TE
1827551	JARRETT, BETH	07/12/2019	06/30/2028	TE
2012327	KING, SUSAN	02/28/2022	06/30/2028	TE

2029017	KITCHIN, JULIE	05/09/2022	06/30/2028	TE
37633	Knowlden, Jodie	12/22/1995	06/30/2028	TE
1723417	LANCASTER, SETH	09/06/2017	06/30/2028	TE
1723417	LANCASTER, SETH	09/28/2018	06/30/2028	TS
2030465	LEAVITT, HILLARY	05/17/2022	06/30/2028	TE
1415104	Landolfi, Amber	03/12/2018	06/30/2028	TE
2112430	MARINOS, JANESSA	12/08/2023	06/30/2028	TE
1361261	MCCLEERY, BRIGGETT	05/15/2008	06/30/2028	TE
101657	MCCOY, ALISON	09/07/2004	06/30/2028	TS
101657	MCCOY, ALISON	05/13/2004	06/30/2028	TE
1554094	MILNE, CONNOR	02/06/2014	06/30/2028	TS
40936	MONEY, SHAUNA	07/09/1998	06/30/2028	TE
40936	MONEY, SHAUNA	03/05/1998	06/30/2028	TMR
42851	MURPHY, MICHAEL	11/10/2003	06/30/2028	TE
42851	MURPHY, MICHAEL	01/06/2000	06/30/2028	TS
35992	NEWELL, SEAN	05/01/1995	06/30/2028	TS
1547192	NEWMAN, RODNEY	11/21/2013	06/30/2028	TE
1547192	NEWMAN, RODNEY	03/27/2017	06/30/2028	TS
42886	PATTILLO, JEREMY	11/06/2019	06/30/2028	TE
42886	PATTILLO, JEREMY	11/04/1996	06/30/2028	TS
1491759	PECZUH, TAMIE	08/22/2013	06/30/2028	TE
130855	PETERSEN, CODY	06/29/2006	06/30/2028	TE
2015053	PHILLIPS, JENNIFER	03/03/2022	06/30/2028	TE
31223	PINDER, KEVIN	12/09/1994	06/30/2028	TE
122006	PLEWE, JARED	12/01/2005	06/30/2028	TE
122006	PLEWE, JARED	01/07/2022	06/30/2028	TS
2129391	POPPLETON, JASEN	04/29/2024	06/30/2028	TE
2093220	RICH, NICOLE	07/26/2023	06/30/2028	TE
2032879	ROBERT, ALISA	06/09/2022	06/30/2028	TS
16697	ROBINS, VICKY	09/13/1999	06/30/2028	TE
130674	ROBINSON, RANDI	06/23/2006	06/30/2028	TE
2008603	SCOTT, KELLY	03/14/2022	06/30/2028	TE
2008603	SCOTT, KELLY	01/21/2022	06/30/2028	TS
2017512	STANDER, REBECCA	03/28/2022	06/30/2028	TMR
117304	STANTON, TRUDY	08/19/2005	06/30/2028	TS
55193	Schiffman, Nikole	03/19/1999	06/30/2028	TS
1756546	THURMAN, BRYCE	04/09/2018	06/30/2028	TMR
35995	WEBSTER, JAMI	02/21/1996	06/30/2028	TE
1852449	WEST, KASSIE	11/26/2019	06/30/2028	TE
93017	WILSON, JUSTIN	08/07/2003	06/30/2028	TMR
93017	WILSON, JUSTIN	07/13/2015	06/30/2028	TS
1362676	WOOD, JACOB	05/09/2008	06/30/2028	TMR

Lapsed Licenses

Agent ID	Name	Orig Issue Date	Expired Date	LOA
2024452	ANDERSON, AMANDA	04/14/2022	05/31/2026	TE
1696959	BERNTSEN, ANGIE	02/14/2022	05/31/2026	TE
1696959	BERNTSEN, ANGIE	02/05/2018	05/31/2026	TMR
30327	DORNBIER, CHERRY	05/01/2003	05/31/2026	TE
30327	DORNBIER, CHERRY	09/07/1993	05/31/2026	TMR
37235	GUERRERO, LORI	01/24/1992	05/31/2026	TE
1755452	HOUGHTON, LINDSEY	03/29/2018	05/31/2026	TS

2096106	MAHER, LUKE	08/17/2023	05/31/2026	TMR
34001	NOBIS, MICHAEL	04/27/1998	05/31/2026	TS
1549871	RASMUSSEN, REBECCA	11/20/2013	05/31/2026	TE
35017	ULIBARRI, RANDI	07/07/1997	05/31/2026	TE

Reinstated Licenses

Agent ID	Name	Orig Issue Date	Expire Date	Reinstated	LOA
137793	CHU, MAILE	04/04/2008	04/30/2028	06/11/2026	TE
1964316	SEO, SOPHIE	08/10/2021	05/31/2028	06/08/2026	TE

2nd Quarter April 2026 -June 2026 Approved Title Courses

Approval Date	Apr-26	Provider Name
4/3/2026	Don't Get Crossed - Wire Fraud 101	DHI Title Insurance Company
4/6/2026	AU - Ethics Stories Everyone Should Hear	Old Republic National Title Ins. Co.
4/10/2026	State of Fraud Today	Utah Land Title Association
4/13/2026	Avoiding Wire Fraud	Chicago Title Utah
4/13/2026	Seller Financing	Chicago Title Utah
4/13/2026	Title Insurance Red Flags-Part 1	Chicago Title Utah
4/13/2026	Title Insurance Red Flags-Part 2	Chicago Title Utah
4/13/2026	PR Knowing is Half the Battle	Chicago Title Utah
4/21/2026	Fraud - Its Just Unethical!	Fulghum
4/21/2026	FraudFit : How to Strengthen Your Fraud Defense	Fulghum

Total **10**

Approval Date	May-26	Provider Name
5/1/26	May 2026 Closer Training	Southern Utah Title Company
5/6/26	Avoiding Wire Fraud	Utah Land Title Association
5/14/26	AI in Title Insurance	Westcor Land Title Insurance Company
5/20/26	Foreclosures Deeds in Lieu, Commissioners Deed	Fulghum
5/27/26	Powering the Deal: Title Insurance and the Rise of Energy Transactions	American Land Title Association

Total **5**

Approval Date	Jun-26	Provider Name
6/3/26	Coverage Clarity: Understand Why Insurance Gaps Exist	Utah Land Title Association
6/10/26	A Practical Guide to Bankruptcy and Title Issues	First American Title Ins. Co.
6/22/26	Survey Says: Mapping the Standards	Fulghum

Total **3**

Title and Escrow Commission 2026 Report

Prepared and Submitted by the Title and Escrow Commission pursuant to Utah Code Section 67-1-2.5(5)

I. The Purpose of the Title and Escrow Commission

The Title and Escrow Commission (TEC) serves as a liaison between the Utah Insurance Department (UID) and the title industry. Its role includes:

- **Rulemaking**: The TEC makes rules related to title insurance matters, including rules related to rating standards and rating methods for a title licensee, licensing for a title licensee, the licensing requirements, examination for a license, continuing education requirements and standards for conduct.
- **Licensing:** The TEC reviews and votes to issue concurrence with the UID's monthly licensing report for the issuance and renewal of agency and individual licenses. In addition, the TEC participates in the annual license testing evaluation conducted by the commissioner's test administrator.
- **Fees and Assessments:** The TEC establishes, with the concurrence of the Insurance Commissioner, the fees imposed on a title licensee and, after consulting with the Commissioner, the assessment on a title insurer.
- **Education:** The TEC approves, with the concurrence of the Commissioner, continuing education programs.
- **Addressing Industry Concerns**: The TEC advises the Commissioner on critical matters affecting the title industry and requests the Commissioner to direct the UID's investigative resources to investigate and enforce those matters.
- **Ensuring Compliance**: The TEC, in conjunction with the UID, works to uphold ethical standards and compliance with state statutes and related rules within the industry.

This report was prepared with assistance from Google Gemini AI and ChatGPT.

II. Actions Taken by the Title and Escrow Commission Between Aug. 1, 2024, and July 1, 2026

The TEC meets on the second Monday of each month. Below is a list of actions taken during TEC meetings between August 2024 and July 2026. The list does not include actions such as approving minutes, concurrence with UID reports and penalties, or scheduling meetings.

The TEC took the following actions during its meetings:

- **August 2024**
    - Formed a subcommittee to focus on a homebuyer education and advertising effort
- **September 2024**
    - Issued determinations on industry marketing questions regarding social media/cobranding, promotional items, and CE classes
- **October 2024**
    - Voted to approve proposed changes to rule R592-11
- **November 2024**
    - Voted to approve further revisions to R592-11 to remove references to individual title insurance producers due to statutory changes
    - Authorized an expenditure of approximately $34,000 from the Title Insurance Recovery, Education, and Research Fund to retain an advertising agency for a public education campaign
    - Voted to continue rule R592-16 with updated references
- **December 2024**
    - Reviewed title insurance FAQs for consumers and discussed the statutory requirement for agencies to maintain a physical office
- **January 2025**
    - None
- **February 2025**
    - Voted to initiate the rulemaking process to formally address title agencies holding "construction money" under 31A-23a-406(2)(h)
- **March 2025**
    - Reviewed processes for agencies failing to meet statutory capital and net worth requirements
- **April 2025**
    - Voted to repeal rule R592-5, which was deemed unnecessary after the legislature removed the possibility for dual licensing
- **May 2025**

    - Issued a determination on a marketing question concerning volunteering for a company that requires title insurance
- **June 2025**
    - Answered marketing questions related to volunteering, Parade of Homes booths, and CE classes
- **July 2025**
    - Inducted two commission members (Kim Cruz and Doug Newell)
    - Elected Chair and Vice Chair
- **August 2025**
    - Answered multiple marketing questions
    - Formed a new subcommittee to explore capitalization requirements for new title agencies
    - Voted to continue rule R592-1
- **September 2025**
    - Modified the deadline for the Title Insurance Recovery and Education Fund assessment to August 31
- **October 2025**
    - Inducted one new commission member (Warren Lignell)
    - Voted to repeal rule R592-1, noting that it contradicted a state statute that gave the commissioner final authority over licensing decisions
- **November 2025**
    - Voted to strike R592-6-4(13) as it was overly broad and prohibited affiliated companies from doing things not permitted in the Insurance Code
- **January 2026**
    - Discussed and approved 2026 goals
- **February 2026**
    - Voted to continue rule R592-17
    - Voted to formally move forward with filing proposed rule R592-18 regarding construction money
- **March 2026**
    - Discussed public comments on proposed rule R592-18
- **April 2026**
    - Voted to amend R592-6-4(5) by striking the phrase "or its trade association," to clarify that trade associations are not subject to the same fair market value facility rental restrictions as clients
- **May 2026**
    - None
- **June 2026**
    - None

This report was prepared with assistance from Google Gemini AI and ChatGPT.

III. Recommendation on Statutory, Rule, or Other Changes to Improve Effectiveness

The TEC does not recommend specific statutory language in this report. However, the TEC believes that appropriately tailored statutory changes would better protect Utah consumers, improve regulatory responsiveness in matters unique to the title insurance industry, and reduce administrative burdens on the UID by more fully utilizing the TEC's subject-matter expertise.

Historically, the TEC was created to provide specialized title-insurance expertise and to serve as a meaningful regulatory partner in matters affecting title licensees, escrow practices, continuing education, and consumer protection. The TEC continues to believe that its effectiveness would be improved by statutory amendments that more clearly define the TEC's role in reviewing and addressing title-licensee conduct, licensing issues, continuing education approvals, enforcement priorities, and other matters uniquely affecting the title insurance industry.

The TEC also recommends that the Legislature consider whether the TEC's authority should be more closely aligned with comparable real estate-related regulatory bodies, including the Real Estate Commission (REC), while preserving appropriate oversight and coordination with the UID and the Insurance Commissioner. A statutory framework that more fully utilizes the TEC's subject-matter expertise would improve regulatory efficiency, assist the UID in addressing industry-specific issues, and strengthen consumer protection in Utah real estate transactions.

Because the appropriate scope and structure of any statutory change should be developed through collaboration with the UID, the Governor's office, legislators, industry stakeholders, and consumer representatives, the TEC does not propose specific statutory language at this time. The TEC recommends continued discussion and study of statutory changes that would better empower the TEC to fulfill its advisory, regulatory, and consumer-protection functions.

IV. Should the Title and Escrow Commission Continue to Exist?

Yes. The TEC is an essential resource to the UID, the REC, and consumers regarding real estate closings and title insurance which is provided on almost all real estate transactions in Utah. The TEC serves an important role in the communication between industry, the public and the government. In fact, the statutorily imposed composition of the TEC's members is reflective of its legislative mandate to serve a cross section of title insurance industry professionals and the public. The TEC provides current information gleaned from every region of Utah and brings matters related to real estate fraud and other industry specific issues to the attention of the UID as together we work to protect consumers across the state.

The TEC's role is also significant because title insurance is different from other lines of property and casualty insurance. The TEC's expertise in title insurance-related matters assists the UID, REC, and county recorders with enacting and/or promoting laws, rules, bulletins, and public notices for the good of the consumer. For example, title insurance is a one-time charge versus monthly premiums and provides coverage to consumers and their heirs as long as the consumer owns the property. Title insurance provides coverage for matters affecting title to real property generally up to the date of coverage, and typically when the consumer acquires the property, unlike other property and casualty insurance products that provide coverage and charge premiums for future occurrences. As a result of the uniqueness of title insurance among other insurance products, the TEC has been charged to assist the UID on statutory and rule making matters. Specifically, from August 2024 through July 2026, the TEC has assisted consultatively with rules and legislation related to consumer protection and rules related to the unfair inducement of title insurance business.

In addition to consulting, the TEC has historically worked alongside the REC to better educate consumers. Fraud continues to plague the industry. The TEC has promoted legislation and public education to better inform consumers and help prevent real estate-related fraud.

Lastly, the TEC has remained non-partisan in all approaches and is not considered a political body. The benefit and protection of the public always has been and always will remain the focus of TEC members. The role the TEC plays in the process of reviewing laws and rules affecting the practices surrounding the purchase of real estate and the issuance of title policies is paramount. The TEC performs the crucial roles of advocate, liaison, intermediary, and gatekeeper for title insurance-related matters impacting the public. Having a combination of knowledgeable industry and non-industry members with an avenue to make recommended changes to the UID as the real estate market and practices evolve over time, is vital to good governance and oversight by the State of Utah. This body has the granular knowledge and practical experience the UID and Legislators rely on when considering rule or statutory changes or rule creation or new legislation. For the good of the individual consumer and for the health and vitality of an industry that ultimately impacts most every Utahn, we strongly recommend the TEC's continued existence.

This report was circulated among and approved by all members of the Title & Escrow Commission: Nate Sprague, Kevin Parke, Kim Cruz, Doug Newell, and Warren Lignell.

Open and Public Meetings Act

Key Provisions for Legislators | May 2026

The Open and Public Meetings Act (OPMA) requires that members of a public body be provided with annual training on OPMA requirements. This document is intended to facilitate legislative compliance with that requirement and to help legislators understand OPMA. This summary is prepared for a legislative audience and does not attempt to explain or apply OPMA to other public bodies. Key terms and amendments to OPMA from the 2026 General Session are detailed at the end of the document. For questions regarding how to conduct a meeting, please refer to committee staff; for general questions, please contact Adam Sweet, LRGC Deputy Director.

Declaration of Public Policy

(Section 52-4-102)

The Legislature finds and declares that the state, its agencies, and political subdivisions exist to aid in the conduct of the people's business. The Legislature intends for these entities to take their actions and conduct their deliberations openly.

Public Notice and Agenda

(Section 52-4-202)

A public body must provide public notice of a meeting at least 24 hours before the meeting. The public notice must:

- Include the agenda, date, time, and place;
- Include an agenda that reasonably specifies the topics the public body will consider; and
- Be posted on the Utah Public Notice Website and the public body's official website.

A public body may discuss a topic raised by the public that is not listed on the agenda but may not take final action on the topic at the meeting.

Minutes and Recordings

(Section 52-4-203)

A public body is required to keep written minutes and a recording of all meetings unless the meeting is a site visit or traveling tour where no vote or action is taken.

- A recording of the open portions of the meeting must be posted on the Utah Public Notice Website within three business days after the public meeting.
- Draft minutes are required to be made publicly available within 30 days after the meeting.
- Approved minutes and any public materials distributed at the meeting must, within three business days after approval, be:
    - Posted on the Utah Public Notice Website; and
    - Made available at the public body's office.

Electronic Meetings

(Section 52-4-207)

A public body may not hold an electronic meeting unless it has adopted procedures to govern electronic meetings, including how a remote member will be included in calculating a quorum. Electronic meetings must comply with OPMA, including giving public notice of the electronic meeting in accordance with Section 52-4-202.

A public body that conducts an electronic meeting must, in general, provide space and facilities at an anchor location for the public. A public body may conduct an electronic meeting without an anchor location only if:

- The chair of the public body determines that conducting the meeting from an anchor location presents a substantial risk to the health or safety of those who are present or would otherwise be present at the anchor location;
- The public notice, or the chair during the meeting, provides the chair's determination and a summary of the facts upon which the determination is made; and
- Included in the public notice for the meeting is information on how the public may view or provide comments at the meeting.

Electronic Meetings – Cont.

If an electronic meeting is held without an anchor location, the public body must ensure the public can view and hear the open portions of the meeting and provide comments electronically.

Application to Legislative Public Bodies

(Joint Rule 1-4-402)

A member of a legislative public body may attend a meeting remotely only if the member has a specified reason and notifies the chair. The chair must conduct an electronic meeting of the legislative public body from the anchor location.

When a member of a legislative public body attends a meeting by electronic means, the member's attire and appearance must be consistent with what would be expected if the member were attending in person. The member's location should also reflect the dignity of the meeting, particularly if the member is attending via video conference.

A member of a legislative public body may not attend a meeting electronically while engaging in any activity that would be abnormal or prohibited if the member were attending in person, including operating a motor vehicle.

Closed Meetings

(Sections 52-4-204 and 52-4-205)

A public body may hold a closed meeting only for certain purposes, including discussing:

- A person's character, competence, or health;
- Pending or imminent litigation;
- Certain matters regarding acquisition or sale of real property, including water rights or shares;
- The deployment of security personnel, devices, or systems;
- An investigation of alleged criminal conduct;
- The receipt or review of an ethics complaint if the public body is the Independent Legislative Ethics Commission;
- Certain matters under the jurisdiction of a legislative ethics committee;
- Certain deliberations and decision-making involved in the procurement process; or
- Potential tenants of point of the mountain state land.

In general, a public body may close a meeting only by a two-third vote with a quorum present. Certain meetings are required to be closed under limited circumstances (see 52-4-205(2)).

A public body that closes a meeting is required to announce and record in the minutes the reasons for closing the meeting.

A public body may not close a meeting to:

- Interview a person applying to fill an elected position;
- Discuss filling a midterm vacancy or temporary absence for an elected position; or
- Discuss the character, professional competence, or physical or mental health of a person whose name was submitted to fill a midterm vacancy or temporary absence for an elected position.

A public body may not take a vote in a closed meeting except on a motion to end the closed portion of the meeting. An ordinance, resolution, rule, regulation, contract, or appointment may not be approved during a closed meeting.

Emergency Meetings

(Section 52-4-202)

A public body may hold an emergency meeting and is not required to give 24-hour notice if unforeseen circumstances arise that require the public body to consider matters of an emergency or urgent nature. However, a public body may not hold an emergency meeting unless it attempts to notify all members of the public body and a majority of members approve the meeting.

Emergency Meetings – Cont.

Any member of a legislative public body may attend an emergency electronic meeting by electronic means, and the public body may conduct an emergency electronic meeting of the legislative public body remotely.

Penalties

(Sections 52-4-302 and 52-4-305)

Open Meetings – Final action taken in a meeting that is in violation of certain provisions of OPMA is voidable by a court.

Closed Meetings – It is a class B misdemeanor to knowingly or intentionally violate the closed meeting provisions of OPMA.

2026 Amendments to OPMA

S.B. 132, Spaceport Amendments, which permits the Spaceport Exploration Committee to hold a closed meeting when the committee and industry experts are considering information that is designated as a trade secret.

H.B. 513, Attorney General Funding Amendments, which permits the Legislative Management Committee to hold a closed meeting to discuss a notice from the Office of the Attorney General.

S.B. 148, General Oversight Amendments, which permits the General Oversight Committee to discuss matters subject to litigation and whistleblower complaints in a closed meeting.

S.B. 43, Land Trusts Protection and Advocacy Office Amendments, which permits the advocacy council to hold a closed meeting to discuss matters addressed in a closed session of the trustee boards, and any information the advocacy director shares in the closed meeting from a closed session of the trustee boards, is strictly limited to information that the advocacy director can lawfully share with the advocacy council and may not include any non-public information subject to a confidentiality agreement, or any information shared in a closed session.

H.B. 491, State Highway Designation Amendments, which states that a public body does not include the highway designation review committee.

Definitions (Section 52-4-103 and Joint Rule 1-4-401)

Anchor Location means a physical location where a public body conducting an electronic meeting normally conducts meetings or a location reasonably accessible to the public as the anchor location.

Electronic Meeting means a meeting where some or all public body members attend through an electronic video, audio connection, or both.

Legislative Public Body means a public body that is governed by legislative rules.

Meeting means a gathering of a public body or specified body with a quorum present that is convened:

- By an individual with authority to convene the body who follows the process provided by law for convening the body; and
- For the express purpose of acting as a public body or specified body to:
  - Receive public comment about a relevant matter;
  - Deliberate about a relevant matter; or
  - Take action upon a relevant matter.

Public Body means an administrative, advisory, executive, or legislative body of the state or its political subdivisions that:

- Is created by the Utah Constitution, state statute, rule, ordinance, or resolution;
- Expends, disburses, or is supported in whole or in part by tax revenue; and
- Is vested with the authority to make decisions regarding the public's business.

Public body does not include certain bodies listed in statute, including:

- A political party, political group, or a political caucus;
- A conference committee, rules committee, sifting committee, or an administrative staff committee of the Legislature; or
- Certain Legislative Management subcommittees (established in Section 36-12-8).

Specified Body means an administrative, advisory, executive, or legislative body that:

- Is not a public body;
- Consists of three or more members; and
- Includes at least one member who is:
  - A legislator; and
  - Officially appointed to the body by the president of the Senate, speaker of the House of Representatives, or governor
- A specified body does not mean certain bodies listed in statute, including some bodies also excluded from the definition of public body.

Specified Reason means illness or injury or health or safety concerns of a member or a member's relative, emergency travel, an emergency work-related issue, an emergency childcare-related issue, or a similar circumstance.