



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/>)

January 12, 2026 at 9:00 AM

Google Meet & In-Person

ATTENDEES

TITLE & ESCROW COMMISSION

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

DEPARTMENT STAFF

Tracy Klausmeier, *P&C Dir.* Randy Overstreet, *Licensing Mgr.* Michael Covington, *CE Spec.*
Anam Schab, *Title Examiner* Steve Gooch, *PIO Recorder*

PUBLIC

Terrie Lund	Brooke Adair	TeJay Rasband
January Stark	Frank Medina	Jason Rentmeister
Hilary Vaughn	Matt Ryden	Whitney Galvan
Roger Gardiner	Carol Yamamoto	Joseph McPhie
Rachael Ortiz	Tina Williams	Michael Sumner
Wade Taylor	Jessica Jensen	Blaine Einzinger
Jessica Goodman	Matt Sager	Bob Rice
John Lish	Blake Heiner	Dan Orullian
Nikki Gonzalez	Trevor Mooney	"Crystal"
"bhohman"	"Freedom Title Insurance"	

Minutes — *Approved*

General Session: (Open to the Public)

- **Welcome** / Nathan Sprague, Chair (9:00 AM)
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
 - *Timestamp 04:00*
 - **Motion by Kevin to adopt minutes. Seconded by Doug. Motion passed 5-0.**
 - YEA: Nate, Doug, Kevin, Kim, Warren
 - NAY: None
- **Concurrence Reports**
 - Licenses
 - *Timestamp 05:12*

- Mike reports that several county recorders are planning to use AI to automate the recording process. Discussion follows that emphasizes teaching the AI correct principles, and the need for manual verification to avoid errors.
- **Old Business**
 - Construction money rule / Tracy
 - *Timestamp 59:50*
 - Tracy presented the UID's version of the rule (Version A), and its concerns regarding the inclusion of statutory language about title policy issuance in the administrative rule.
 - The TEC decided to submit the Version A to the ULTA executive board for feedback before the next meeting.
- **Other Business**
 - Email from Target River / Tracy
 - *Timestamp 01:09:00*
 - Reed wanted to make the TEC aware of an email sent to the UID from Target River, which is the PR firm used for the 2025 ad campaign.

Executive Session: (None)

- **Adjourn** (10:12 AM)
 - **Motion by Kevin to adjourn. Seconded by Doug. Motion passed 4-0.**
 - YEA: Nate, Kevin, Doug, Kim
 - NAY: None

Next Meeting: February 9, 2026 — ONLINE ONLY

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

*These minutes were prepared with the assistance of Google Gemini AI.
 They have been reviewed and improved by a human person and are accurate.*