



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/>)

July 13, 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

Jon Pike, *Insurance Commissioner* Reed Stringham, *Deputy Comm.* Tracy Klausmeier, *P&C Dir.*
Perri Babalis, *AG Counsel* Michael Covington, *CE Specialist* Alisha Percy, *Title Examiner*
Steve Gooch, *PIO Recorder*

PUBLIC

Blaine Einzinger	Matt Sager	Brooke Adair
Carol Yamamoto	Frank Medina	Joe Orme
Lindsay Hall Harrison	Maureen Dunn	Terrie Lund
Trevor Mooney	Wade Taylor	Joseph McPhie
Sam Jensen	James Swan	January Stark
Bob Rice	Blake Heiner	Matthew Jagerson
Tina Williams	David Acor	Shellie Ennis
Laura Dignam	Brooke Vincent	Michael Sumner
Andrea Frisby	"Noreen"	"Suzi"

Minutes — *Approved*

General Session: (Open to the Public)

- **Welcome** / Nathan Sprague, Chair (9:04 AM)
- **Telephone Roll Call**
- **Adopt Minutes of Previous Meeting**
 - *Timestamp 02:10*
 - **Motion by Kevin to adopt minutes. Seconded by Kim. Motion passed 5-0.**
 - YEA: Nate, Kevin, Kim, Doug, Warren
 - NAY: None
- **Old Business**
 - Discussion on draft of R592-19 / Reed
 - *Timestamp 02:55*

- Reed discussed the latest draft of the proposed rule R592-9, which addresses the winding down of title agencies.
 - The UID must have the rule finalized and filed by October 1. The UID will accept public and industry feedback on the draft through August 15. Comments should be submitted to Reed.
- **Concurrence Reports**
 - Licenses
 - *Timestamp 07:30*
 - **Motion by Kevin to concur. Seconded by Kim. Motion passed 5-0.**
 - YEA: Nate, Kevin, Kim, Doug, Warren
 - NAY: None
 - Continuing education
 - *Timestamp 08:56*
 - **Motion by Kevin to concur. Seconded by Kim. Motion passed 5-0.**
 - YEA: Nate, Kevin, Kim, Doug, Warren
 - NAY: None
- **Update on 2025 Goals**
 - ULTA report / Kim
 - *Timestamp 09:50*
 - Kim reported on the Utah Land Title Association (ULTA) semi-annual convention held at Black Rock Mountain Resort.
 - Highlights included educational sessions aligned with commission goals (e.g., owner impersonation fraud prevention and legislative updates), a well-attended young professional breakout session, and the installation of new ULTA President Branden Allen.
 - Kim noted that when the ULTA submits comments to the UID regarding a rule or other matter, its comments represent the collective voice of its membership to streamline communication with the UID.
- **Department Topics / Tracy**
 - Title MCE/Auditor III
 - *Timestamp 13:00*
 - The UID announced the hiring of Lish Percy as the new Title Market Conduct Examiner/Auditor III. Her background is on the financial analysis side of insurance, and she has experience in accounting, human resources, and property and casualty insurance.
- **New Business**
 - TEC report to the Governor / Nate
 - *Timestamp 16:30*
 - Nate shared highlights from its required biennial report submitted to the Governor's office, including actions aligned with the TEC's core functions and its major accomplishments over the past two years.
 - The TEC did not recommend any specific statutory or rule changes but expressed a desire to continue its collaborative work.
 - The report explicitly recommended that the TEC should continue to exist to provide industry expertise and protect consumers.
- **Other Business**
 - Annual board member training / Perri Babalis
 - *Timestamp 24:20*
 - Perri performed the annual board member training consistent with the handout, which is included in the meeting materials.
 - Elect chair and vice chair

- *Timestamp 35:38*
- **Nomination by Doug for Nate to continue as chair. Seconded by Kevin. Motion passed 4-0-1.**
 - YEA: Kevin, Kim, Doug, Warren
 - NAY: None
 - ABSTAIN: Nate
- **Nomination by Nate for Kim to serve as vice chair. Seconded by Warren. Motion passed 4-0-1.**
 - YEA: Nate, Kevin, Doug, Warren
 - NAY: None
 - ABSTAIN: Kim
- Update on annual reporting / Kim
 - *Timestamp 39:00*
 - The ULTA requested an update on the UID's annual reporting process.
 - The UID is managing 12 open cases involving agencies that failed to file on time or have still not filed. The UID notes that penalties increase for repeat offenders.
 - Additionally, it was announced that a rate holiday will be implemented this year for the TIRERF assessment.
- Question about the wind-down rule / Joseph McPhie
 - *Timestamp 43:03*
 - Joseph asks if the new rule (R592-19) is intended to be a rule only or will there be a statutory change as well.
 - The UID clarified that the winding down guidelines are being enacted purely as a rule, not a statutory change, to allow for better operational flexibility. The UID emphasized the critical nature of the winding down rule, citing a severe past consumer complaint where an agency shut down without properly handling escrow files or paying off a mortgage.
- Question about contacts regarding affiliated businesses / Doug
 - *Timestamp 47:20*
 - Doug asks whether people should contact the UID or DRE about affiliated business matters. He's heard from people who have tried to contact the DRE and not received a response.
 - The UID clarified that it only has authority over issues directly concerning the title agency business; otherwise, the Real Estate Division holds sole jurisdiction. ULTA volunteered to publish updated contact information for the Real Estate Division in an upcoming newsletter.

Executive Session: (None)

- **Adjourn (9:57 AM)**
 - **Motion by Kevin to adjourn. Seconded by Kim. Motion passed 5-0.**
 - YEA: Nate, Kevin, Kim, Doug, Warren
 - NAY: None

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

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