

HELEN A. FROHLICH (8814)  
Assistant Attorney General  
SEAN D. REYES (7969)  
Attorney General  
Attorneys for Utah Insurance Department  
160 East 300 South, 5th Floor  
P.O. Box 140874  
Salt Lake City, Utah 84114-0874  
Telephone: (801) 366-0375  
Email: hfrohlich@agutah.gov

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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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<p>UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  RUDD &amp; HAWKES TITLE INSURANCE AGENCY LLC,  Respondent.</p>	<p style="text-align: center;">FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER</p> <p>Docket No. 2024-4657</p> <p>Donald H. Hansen Administrative Law Judge/Presiding Officer</p>
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Complainant, Utah Insurance Department ("Department") and Respondent, Rudd & Hawkes Title Insurance Agency LLC, ("Respondent") have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order.

Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

**FINDINGS OF FACT**

1. Respondent is a resident producer organization holding Utah license number 98183.
2. Respondent's mailing address is [REDACTED].
3. On May 16, 2024, the Department sent a survey to Respondent by email. The email

set a May 24, 2024, deadline for responding and indicated that an untimely response would result in a forfeiture.

4. The Department reminded the Respondent of the survey and its deadline by email on May 22, 2024.

5. The Department sent a final reminder email to Respondent on May 24, 2024. The Department again asked the Respondent to complete the survey and informed the Respondent that failure to respond within 5 business days would result in a \$750.00 forfeiture.

6. The Respondent received the emails but did not respond to the survey until June 10, 2024.

7. The Department and Respondent have agreed to an administrative forfeiture of \$750.00 against Respondent for failing to respond to the survey by the deadline. Respondent paid the forfeiture in full on June 14, 2024.

### **CONCLUSIONS OF LAW**

1. The Utah Insurance Commissioner (“Commissioner”) has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.

2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code pursuant to Utah Code § 31A-2-308.

3. Respondent violated Utah Code § 31A-2-202(4)(a), by failing to reply promptly in writing or in other designated form to a reasonable written inquiry from the commissioner.

4. As a penalty for the violations in this case, the Respondent should be ordered to pay a forfeiture of \$750.00. Respondent paid the forfeiture in full on June 14, 2024.

### **ORDER**

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered

that:

1. Respondent shall pay a forfeiture of \$750.00 for the violations described in the Conclusions of Law.
2. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 3<sup>rd</sup> day of October 2024.

JONATHAN T. PIKE  
Utah Insurance Commissioner

/s/ Donald H. Hansen  
Donald H. Hansen  
Administrative Law Judge/Presiding Officer  
Utah Insurance Department  
4315 South 2700 West, Suite 2300  
Taylorsville, UT 84129  
801-957-9321  
Email: [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov)

### **NOTICE TO RESPONDENT**

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 being 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.

**CERTIFICATE OF SERVICE**

The undersigned certifies that on this date a true and correct copy of the foregoing Findings of Fact, Conclusions of Law and Order was electronically mailed to:

Tyler D. Hawkes

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

and

Helen A. Frohlich  
Assistant Attorney General  
[hfrohlich@agutah.gov](mailto:hfrohlich@agutah.gov)

DATED this 1<sup>st</sup> day of November 2024.

/s/ Jeanine Couser  
Jeanine Couser  
Utah Insurance Department  
4315 South 2700 West, Suite 2300  
Taylorsville, UT 84129  
801-957-9321