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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  METRO NATIONAL TITLE,  Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER  Docket No. 2024-4677  Donald H. Hansen Administrative Law Judge/Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, Metro National Title., ("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 licensee, authorized to do the business of insurance in Utah under Utah license number 102495.

2. Respondent's mailing address is [REDACTED].

3. Pursuant to Utah Admin. Code R.592-10-7(1), Respondent is required to pay to the

Department an annual title assessment.

4. On July 31, 2024, the Department sent an invoice for the 2024 annual title assessment to the Respondent, notifying Respondent that the title assessment was due on or before August 30, 2024.

5. Respondent failed to pay the 2024 annual title assessment by August 30, 2024.

6. On September 16, 2024, the Department, through Jaimee L. George, sent a request to the Respondent asking Respondent to pay the 2024 title assessment and requesting information as to why the Respondent had failed to pay the assessment by the due date.

7. On September 17, 2024, Respondent, through Blake T. Heiner, replied to the Department's request for information indicating that its failure to remit the 2024 title assessment was an oversight. Respondent paid the 2024 title assessment on September 16, 2024.

8. The Respondent has had a prior action for failing to pay its 2023 annual title assessment by the due date of August 31, 2023. Respondent was issued a private letter of admonition for the 2023 violation.

9. As a result of the Respondent's violation, the Department and Respondent have agreed to an administrative forfeiture of \$250.00.

### **CONCLUSIONS OF LAW**

1. The Utah Insurance Commissioner ("Commissioner") has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code Ann. §§ 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 Ann. § 31A-2-308.

3. Respondent violated Utah Admin. Code R.592-10-7(1), by failing to pay the 2024 title

assessment by August 30, 2024.

4. As a penalty for the violations in this case, the Respondent should be ordered to pay a forfeiture of \$250.00.

### **ORDER**

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

1. Respondent shall pay a forfeiture of \$250.00 for the violations described in the Conclusions of Law. The forfeiture shall be paid in full to the Department no later than thirty (30) days after this order is signed.

2. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 17<sup>th</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:

Metro National Title

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████████████████████  
████████████████████

and

Shelley A. Coudreaut  
Assistant Attorney General  
[sacoudreaut@agutah.gov](mailto:sacoudreaut@agutah.gov)

DATED this 5<sup>th</sup> day December 2024.

*/s/ Jeanine Couser* \_\_\_\_\_  
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