

No. **2026-9822**

**Official Order
of the
Texas Commissioner of Insurance**

Date: 03/03/2026

Subject Considered:

1st Option Title, Inc.
1795 Northwest Hwy.
Garland, Texas 75041-5234

Consent Order
TDI Enforcement File No. 38068

General remarks and official action taken:

This is a consent order with 1st Option Title, Inc. (1st Option). 1st Option failed to timely file its 2023 and 2024 title insurance agent statistical reports. 1st Option has agreed to pay an administrative penalty of \$5,000.

Waiver

1st Option acknowledges that the Texas Insurance Code and other applicable law provide certain rights. 1st Option waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

1. 1st Option, firm identification number 197291, holds a title agency license issued by the Texas Department of Insurance (TDI) on December 5, 2022.

Late-Filed 2023 Statistical Report

2. On September 6, 2024, TDI issued Bulletin No. B-0016-24 to Texas title insurance agents regarding the 2023 Title Insurance Agent Data Call for the reporting period of January 1 through December 31, 2023. The bulletin required submission of

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business data by October 14, 2024, for TDI's use in setting title insurance premium rates.

3. 1st Option did not submit its statistical report by October 14, 2024, and was listed as a non-reporter in TDI's 2023 Texas Title Insurance Agent Experience Report Compilation.
4. On October 29, 2024, 1st Option filed its statistical report with TDI, 15 days late.

Late-Filed 2024 Statistical Report

5. On March 14, 2025, TDI issued Bulletin No. B-0001-25 to Texas title insurance agents regarding the 2024 Title Insurance Agent Data Call for the reporting period of January 1 through December 31, 2024. The bulletin required submission of business data by April 8, 2025, for TDI's use in setting title insurance premium rates.
6. 1st Option did not submit its statistical report by April 8, 2025, and was listed as a non-reporter in TDI's 2024 Texas Title Insurance Agent Experience Report Compilation.
7. On July 24, 2025, 1st Option filed its statistical report with TDI, 107 days late.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 2651.301, and 2703.153.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. 1st Option has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. 1st Option violated TEX. INS. CODE § 2703.153 by failing to timely submit its 2023 and 2024 statistical reports.

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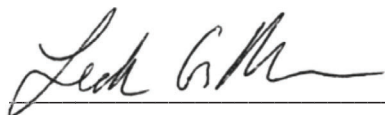
Order

It is ordered that 1st Option Title, Inc. pay an administrative penalty of \$5,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

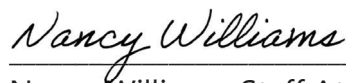
Signed by:

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Amanda Crawford
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Nancy Williams, Staff Attorney
Enforcement

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Affidavit

STATE OF Texas §

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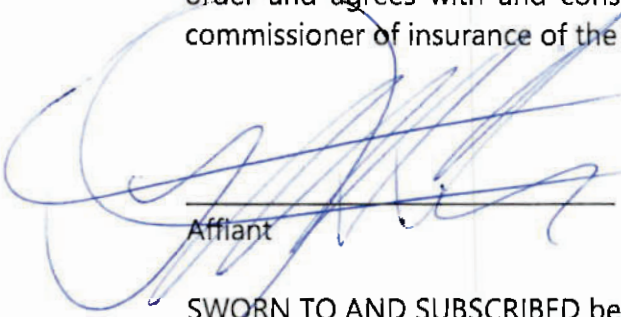
COUNTY OF Dallas §

Before me, the undersigned authority, personally appeared L. Scott Horne who being by me duly sworn, deposed as follows:

"My name is L. Scott Horne. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I hold the office of Member and am the authorized representative of 1st Option Title, Inc. I am duly authorized by said organization to execute this statement.

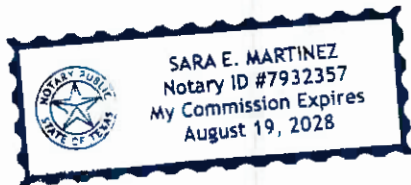
1st Option Title, Inc. has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the state of Texas."

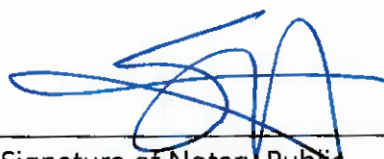


Affiant

SWORN TO AND SUBSCRIBED before me on February 4, 2026.

(NOTARY SEAL)





Signature of Notary Public

Sara Martinez

Printed Name of Notary Public