

No. 2026-9823

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

**Date:** 03/03/2026

**Subject Considered:**

Carefree Title Agency, Inc.  
3250 Briarpark, Suite 100A  
Houston, Texas 77042

Consent Order  
TDI Enforcement File No. 38069

**General remarks and official action taken:**

This is a consent order with Carefree Title Agency, Inc. (Carefree). Carefree failed to timely file its 2023 title insurance agent statistical report. Carefree has agreed to pay an administrative penalty of \$3,500.

**Waiver**

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

**Findings of Fact**

1. Carefree, firm identification number 91987, holds a title agency license issued by the Texas Department of Insurance (TDI) on May 11, 2012.

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## 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 business data by October 14, 2024, for TDI's use in setting title insurance premium rates.
3. Carefree 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 March 6, 2025, Carefree filed its statistical report with TDI, 143 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. Carefree 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, public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Carefree violated TEX. INS. CODE § 2703.153 by failing to timely submit its 2023 statistical report.

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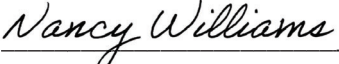
## Order

It is ordered that Carefree Title Agency, Inc. pay an administrative penalty of \$3,500 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

Signed by:  
  
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Amanda Crawford  
Commissioner of Insurance

Recommended and reviewed by:

  
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Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

  
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Nancy Williams, Staff Attorney  
Enforcement

