

No. **2026-9866**

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

Date: 04/02/2026

Subject Considered:

Gooding Title Company
228 N. Walnut St.
Clarksville, Texas 75426-3037

Consent Order
TDI Enforcement File No. 38077

General remarks and official action taken:

This is a consent order with Gooding Title Company (Gooding Title). Gooding Title failed to timely file its 2024 title insurance agent statistical report. Gooding Title has agreed to pay an administrative penalty of \$10,000.

Waiver

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

Findings of Fact

1. Gooding Title, firm identification number 91794, holds a title agency license issued by the Texas Department of Insurance (TDI) on June 17, 1985.

Late-Filed 2024 Statistical Report

2. 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

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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.

3. Gooding Title 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.
4. On April 22, 2025, Gooding Title sent TDI its statistical report, but it was in the incorrect format.
5. The following day, TDI notified Gooding Title that TDI could not accept the submission because it was not in the required format. TDI provided detailed instructions regarding how to submit it in the correct format. Gooding Title did not respond.
6. On December 17, 2025, TDI reminded Gooding Title to file the statistical report in the correct format.
7. On January 15, 2026, Gooding Title filed its statistical report with TDI in the correct format, more than nine months late.

Disciplinary History

8. Gooding Title was previously disciplined on November 4, 2024, in Commissioner's Order No. 2024-8939 for failing to timely submit its 2022 statistical report and its 2023 annual escrow audit report with TDI, and ordered to pay an administrative penalty of \$7,500.

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. Gooding Title 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,

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notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.

4. Gooding Title violated TEX. INS. CODE § 2703.153 by failing to timely submit its 2024 statistical report.

Order

It is ordered that Gooding Title Company pay an administrative penalty of \$10,000 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:

FE10434BC41A470...
Amanda Crawford
Commissioner of Insurance

Recommended and reviewed by:


Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division


Anna Kalapach, Staff Attorney
Enforcement

Affidavit

STATE OF Texas §

COUNTY OF Red River §

Before me, the undersigned authority, personally appeared Alan Edward Gooding,
who being by me duly sworn, deposed as follows:

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

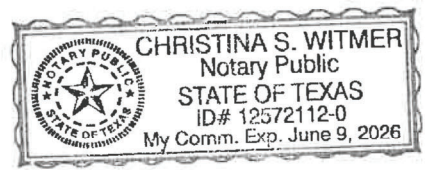
I hold the office of President and am the authorized representative of
Gooding Title Company. I am duly authorized by said organization to execute this
statement.

Gooding Title Company 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."

[Signature]
Affiant

SWORN TO AND SUBSCRIBED before me on February 24, 2026

(NOTARY SEAL)



[Signature]
Signature of Notary Public

Christina Witmer
Printed Name of Notary Public