

No. **2026-9873**

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

Date: 04/08/2026

Subject Considered:

Republic Abstract & Settlement Services LLC
409 Palmer Dr.
Portland, Texas 78374-4201

Consent Order
TDI Enforcement File No. 37111

General remarks and official action taken:

This is a consent order with Republic Abstract & Settlement Services LLC (Republic Abstract) for failing to timely file its: title insurance agent statistical report for calendar year 2023; annual trust fund account audit report for fiscal year ending December 31, 2024; unencumbered assets certification reports for 2024 and 2025; and four quarterly certifications of tax reports. Republic Abstract also failed to timely remit its policy guaranty fees to the Texas Title Insurance Guaranty Association for two quarters of 2025. Republic Abstract has agreed to pay an administrative penalty of \$13,000.

Waiver

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

Findings of Fact

1. Republic Abstract, firm identification number 205099, holds a title agency license issued by the Texas Department of Insurance (TDI) on September 7, 2023.

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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 calendar year ending 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. Republic Abstract 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. TDI sent Republic Abstract six emails between November 12, 2025, and January 21, 2026, instructing Republic Abstract to make the filing and warning it that the failure to do so could result in sanctions.
5. On February 11, 2026, Republic Abstract filed its statistical report with TDI, more than one year and three months late.

Failure to Timely File Annual Trust Fund Account Audit Report

6. The Texas Insurance Code requires title agencies to file with TDI an annual trust fund account audit report prepared by a certified public accountant ("the report").
7. The report is due before the 91st day after the end of the title agency's fiscal year.
8. Republic Abstract's fiscal year ended on December 31, 2024.
9. Republic Abstract failed to timely file the report by March 31, 2025.
10. TDI received Republic Abstract's report on July 9, 2025, 100 days late.

Failure to Timely File Unencumbered Assets Certification

11. Texas law requires title agents to file the Title Agent's Unencumbered Assets Certification (Form T-S1) annually to TDI between September 1 and September 30 of each year.
12. For two years in a row, Republic Abstract failed to timely file its Form T-S1 in September 2024 and 2025. Republic Abstract filed the T-S1:

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- a. for 2024 on June 23, 2025, more than eight months late; and
- b. for 2025 on October 14, 2025, two weeks late.

Failure to Timely File Quarterly Tax Reports

13. Texas law requires title agents to provide TDI on a quarterly basis with a copy of its quarterly withholding tax report or its equivalent and proof of payment of the tax no later than 45 days after the end of the quarter.
14. Republic Abstract failed to timely file its Title Agent Certification for Agent's Quarterly Tax Reports (Form T-S5) for the first, third, and fourth quarter of 2024, and the first quarter of 2025.
15. The quarterly reports were late-filed on the following dates:
 - a. the first quarter of 2024 was late-filed on March 25, 2025;
 - b. the third and fourth quarters of 2024 were late-filed on March 17, 2025; and,
 - c. the first quarter of 2025 was late-filed on June 19, 2025.

Failure to Timely Remit Policy Guaranty Fees

16. Title agents are required to collect and remit a guaranty fee for each owner policy and loan policy issued to the Texas Title Insurance Guaranty Association (TTIGA).
17. Republic Abstract failed to timely remit to TTIGA its policy guaranty fees for the third and fourth quarters of 2025 by the due dates of November 1, 2025, and February 1, 2026. TTIGA received both payments on February 12, 2026.

Mitigating Circumstances

18. Republic Abstract represents that in 2023 it entered into a contract with a licensed title agent, TitleEase LLC (TitleEase), firm identification 197636, and that under that contract, it erroneously relied on TitleEase to make its regulatory reports and filings.
19. Republic Abstract represents that after learning that the above filings were not timely submitted, it ended its contractual arrangement with TitleEase and has restructured its operations to ensure timely reports, filings, and compliance with all regulatory reporting and filing requirements.

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Conclusions of Law


1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 2551.001, 2551.003, 2602.151, 2651.001, 2651.012, 2651.151-2651.157, 2651.301, and 2703.153; and 28 TEX. ADMIN. CODE § 9.1, which adopts the Texas Title Insurance Basic Manual (“Basic Manual”).
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. Republic Abstract 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. Republic Abstract violated TEX. INS. CODE § 2602.151 and Administrative Rule G.1 of the Basic Manual, Section VI, by failing to timely remit policy guaranty fees to TTIGA.
5. Republic Abstract violated TEX. INS. CODE § 2651.151 by failing to timely submit an annual trust fund account audit report.
6. Republic Abstract violated TEX. INS. CODE § 2703.153 by failing to timely submit its 2023 statistical report.
7. Republic Abstract violated Administrative Rule S.1 of the Basic Manual, Section VI, by failing to timely file a T-S1 Form, the Title Agent's Unencumbered Assets Certification.
8. Republic Abstract violated TEX. INS. CODE § 2651.011(c) and Administrative Rule S.5 of the Basic Manual, Section VI, by failing to timely file multiple T-S5 Forms, the Title Agent Certification of Agent's Quarterly Tax Report.

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Order

It is ordered that Republic Abstract & Settlement Services LLC pay an administrative penalty of \$13,000 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



Anna Kalapach, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §
§
COUNTY OF NUECES §

Before me, the undersigned authority, personally appeared Jatin Patel, who being by me duly sworn, deposed as follows:

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

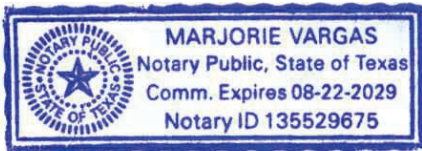
I hold the office of President and am the authorized representative of Republic Abstract & Settlement Services LLC. I am duly authorized by said organization to execute this statement.

Republic Abstract & Settlement Services LLC 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."

Jatin Patel
Affiant

SWORN TO AND SUBSCRIBED before me on March 17, 2026

(NOTARY SEAL)



Marjorie Vargas
Signature of Notary Public

Marjorie Vargas
Printed Name of Notary Public