

No. **2026-9880**

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

Date: 04/08/2026

Subject Considered:

Gladiator Title LLC
1777 NE Interstate 410 Loop, Suite 110
San Antonio, Texas 78217

Consent Order
TDI Enforcement File No. 38065

General remarks and official action taken:

This is a consent order with Gladiator Title LLC (Gladiator) for failing to timely submit its: annual trust fund account audit report for fiscal year ending June 30, 2025; quarterly tax report for the 3rd quarter of 2025; 2024 title insurance agent statistical report; and 2025 third quarter policy guarantee fee remittance report. Gladiator has agreed to pay an administrative penalty of \$7,500.

Waiver

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

Findings of Fact

1. Gladiator, firm identification number 215970, holds a title agency license issued by the Texas Department of Insurance (TDI) on July 8, 2024.

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Failure to Timely File Annual Trust Fund Account Audit Report

2. 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").
3. The report is due before the 91st day after the end of the title agency's fiscal year.
4. Gladiator's fiscal year ended on June 30, 2025.
5. Gladiator failed to timely file the report by September 30, 2025.
6. TDI received Gladiator's report on January 9, 2026, 101 days late.

Failure to Timely File Quarterly Tax Reports

7. 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.
8. Gladiator failed to timely file its Title Agent Certification of Agent's Quarterly Tax Report (Form T-S5) for the third quarter of 2025.
9. TDI received Gladiator's report on February 9, 2026, 87 days late.

Failure to Timely File Policy Guarantee Fee Remittance Report

10. Gladiator failed to file its third quarter 2025 policy guarantee remittance report by November 1, 2025, as required.
11. On January 22, 2026, TDI received Gladiator's third quarter 2025 policy guarantee remittance report, 82 days late.

Failure to Timely File 2024 Statistical Report

12. 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.

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13. Gladiator 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.
14. On January 22, 2026, Gladiator filed its statistical report with TDI, 274 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, 2551.003, 2651.301, 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. Gladiator 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. Gladiator violated TEX. INS. CODE § 2651.151 by failing to timely submit an annual trust fund account audit report.
5. Gladiator violated TEX. INS. CODE § 2703.153 by failing to timely submit its 2024 statistical report.
6. Gladiator violated the Basic Manual, Section VI, Administrative Rule S.5 by failing to timely file its T-S5 form, the Title Agent Certification of Agent's Quarterly Tax Report.
7. Gladiator violated TEX. INS. CODE § 2602.151 and the Basic Manual, Section VI, Administrative Rule G.1, II. Remittance Procedures, C., by failing to timely file its policy guaranty fee remittance report.

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Order

It is ordered that Gladiator Title LLC pay an administrative penalty of \$7,500 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:

Amanda Crawford

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Amanda Crawford

Commissioner of Insurance

Recommended and reviewed by:

Leah Gillum

Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

Nancy Williams

Nancy Williams, Staff Attorney
Enforcement

Affidavit

STATE OF Texas §

§

COUNTY OF Bexar §

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

"My name is ROSA VARA. 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 MANAGING OWNER and am the authorized representative of Gladiator Title LLC. I am duly authorized by said organization to execute this statement.

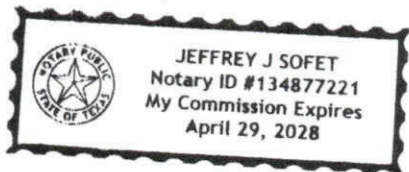
Gladiator Title LLC has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the state of Texas."

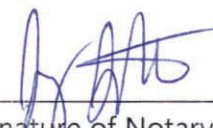


Affiant

SWORN TO AND SUBSCRIBED before me on MARCH 10, 2026.

(NOTARY SEAL)





Signature of Notary Public

JEFFREY J SOFET

Printed Name of Notary Public