

No. **2026-10037**

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

Date: 07/21/2026

Subject Considered:

Post Oak Title, LLC
4543 Post Oak Place Drive, Suite 222
Houston, Texas 77027

Consent Order
TDI Enforcement File No. 31968

General remarks and official action taken:

This is a consent order with Post Oak Title, LLC (Post Oak). Post Oak failed to timely submit multiple required filings with the department. Post Oak agrees to pay an administrative penalty of \$20,000 for these violations.

Waiver

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

Findings of Fact

1. Post Oak, firm identification no. 92463, holds a title agency license originally issued by the department on June 14, 2013.
2. Ali Shah Allauddin Charania (Ali Shah), individual identification number 1305550, holds an escrow officer license issued by the department on November 22, 2013. Additionally, Ali Shah is majority owner of Post Oak at 51% ownership and is listed as the President.

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3. Sherazad Moosa Charania (Sherazad), individual identification number 1426228, holds an escrow officer license issued by the department on September 19, 2014. Additionally, Sherazad is 49% owner of Post Oak and listed as the vice president, secretary, and onsite manager.

Previous Department Action

4. On February 24, 2023, the department issued a warning letter to Post Oak advising that title insurance companies must submit an annual statistical report to the department and must timely provide corrections to its annual statistical report.

2021 Statistical Report

5. On September 15, 2022, the department issued Bulletin No. B-0007-22 to Texas title insurance agents regarding the 2021 Title Insurance Agent Data Call for the reporting period of January 1 through December 31, 2021. The bulletin required submission of business data by November 7, 2022, for the department's use in setting title insurance premium rates.
6. Post Oak filed a submission that contained multiple errors. Despite repeated attempts by the department to obtain the necessary corrections, Post Oak failed to make any amendments or changes to its 2021 Statistical Report until March 30, 2026.
7. Post Oak completed its 2021 statistical report on March 30, 2026, which was 1,239 days late.

2022 Statistical Report

8. On June 29, 2023, the department issued Bulletin No. B-0007-23 to Texas title insurance agents regarding the 2022 Title Insurance Agent Data Call for the reporting period of January 1 through December 31, 2022. The bulletin required submission of business data by August 21, 2023, for the department's use in setting title insurance premium rates.
9. Post Oak filed a submission that contained multiple errors. Despite repeated attempts by the department to obtain the necessary corrections, Post Oak failed to make any amendments or changes to its 2022 Statistical Report until March 18, 2026.

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10. Post Oak completed its 2022 statistical report on March 18, 2026, which was 940 days late.

2023 Statistical Report

11. On September 6, 2024, the department 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 the department's use in setting title insurance premium rates.
12. Post Oak filed a submission that contained multiple errors. Despite repeated attempts by the department to obtain the necessary corrections, Post Oak failed to make any amendments or changes to its 2023 Statistical Report until March 18, 2026.
13. Post Oak completed its 2023 statistical report on March 18, 2026, which was 520 days late.

2024 Statistical Report

14. On March 14, 2025, the department 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 the department's use in setting title insurance premium rates.
15. Post Oak filed a submission that contained multiple errors. Despite repeated attempts by the department to obtain the necessary corrections, Post Oak failed to make any amendments or changes to its 2024 Statistical Report until February 28, 2026.
16. Post Oak's amendments or changes to its 2024 Statistical Report resulted in additional errors that were not remedied until April 1, 2026.
17. Post Oak completed its 2024 statistical report on April 1, 2026, which was 358 days late.

Failure to Timely Submit Quarterly Tax Reports

18. Title agents are required to file with TDI the Title Agent Certification of Agent's Quarterly Tax Reports (Form T-S5). Form T-S5 must be submitted to TDI no later than 45 days after the end of each quarter. Along with Form T-S5, title agents are required to provide a copy of the quarterly withholding tax report filed with the United States Internal Revenue Service or its equivalent and evidence that the taxes have been paid.
19. Post Oak failed to timely submit Form T-S5 for the third quarter of 2025, due on November 15, 2025. Post Oak submitted the form on February 19, 2026, 96 days late.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.002, 82.051–82.055, 2651.011, and 2703.153; and 28 TEX. ADMIN. CODE § 9.1, adopting the *Texas Title Insurance 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. Post Oak has knowingly and voluntarily waived all procedural rights to which they 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. Post Oak failed to submit its 2021, 2022, 2023, and 2024 statistical reports in the form prescribed by the department, in violation of TEX. INS. CODE § 2703.153.
5. Post Oak failed to timely file a copy of its quarterly withholding tax report and evidence that the taxes have been paid, in violation of TEX. INS. CODE § 2651.011(c) and Administrative Rule S.5.

Order

It is ordered that Post Oak Title, LLC pay an administrative penalty of \$20,000 within 60 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

Stephanie Andrews

Stephanie Andrews, Staff Attorney
Enforcement

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Affidavit

STATE OF TEXAS §
§
COUNTY OF HARRIS §

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

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

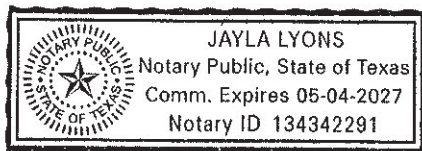
I hold the office of President and am the authorized representative
of Post Oak Title, LLC. I am duly authorized by said organization to execute this statement.

Post Oak 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."

Alishah Charania
Affiant

SWORN TO AND SUBSCRIBED before me on June 30, 2026.

(NOTARY SEAL)



Jayla Lyons
Signature of Notary Public
Jayla Lyons
Printed Name of Notary Public