

STATE OF INDIANA) BEFORE THE INDIANA
) COMMISSIONER OF INSURANCE
COUNTY OF MARION)
IN THE MATTER OF:)
)
Monica Carolina Cruz)
11201 Boudreax Rd., Apt. 1425)
Tomball, TX 77375-7588)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
License Number: 3892353)
)

CAUSE NO.: 24608-AD25-1211-073

FILED

DEC 22 2025

STATE OF INDIANA
DEPT. OF INSURANCE

ADMINISTRATIVE ORDER AND
NOTICE OF NONRENEWAL OF LICENSE

The Indiana Department of Insurance (“Department”), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.*, and Indiana Code § 27-1-15.6-12, hereby gives notice to Monica Carolina Cruz (“Respondent”) of the following Administrative Order:

1. Respondent submitted an application for nonresident producer on March 13, 2023 (“Initial Application”).
2. In the Initial Application, Respondent answered “No” to the question asking if Respondent had ever been involved in an administrative action.
3. Respondent was issued nonresident producer license number 3892353 on April 19, 2023.
4. The Florida Office of Insurance Regulation denied Respondent licensure on August 3, 2020, due to Respondent’s criminal history (“Florida Denial”).
5. The California Department of Insurance denied Respondent licensure on December 15, 2020, due to Respondent’s criminal history (“California Denial”).

6. Respondent failed to disclose the Florida Denial and California Denial in the Initial Application.
7. The Illinois Department of Insurance denied Respondent licensure on May 1, 2025, for providing incorrect, misleading, incomplete, or materially untrue information in a license application, and for attempting to obtain a license through misrepresentation (“Illinois Denial”).
8. Respondent failed to timely report the Illinois Denial to the Department.
9. Respondent submitted an application to renew Respondent’s License on September 12, 2025 (“Renewal Application”).
10. Respondent failed to disclose the Florida Denial, California Denial, and Illinois Denial in the Renewal Application.
11. Respondent’s License expired on October 31, 2025, pending enforcement review of the Renewal Application.
12. Indiana Code § 27-1-15.6-12(b)(1) states, in part, the Commissioner may refuse to renew an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
13. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, the Commissioner may refuse to renew an insurance producer license for violating an insurance law.
14. Indiana Code § 27-1-15.6-17(a) is an insurance law that states, in part, a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in Indiana not more than thirty (30) days after the final disposition of the matter.

15. Indiana Code § 27-1-15.6-12(b)(9) states, in part, the Commissioner may refuse to renew an insurance producer license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
16. Indiana Code § 27-1-15.6-12(d) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the licensee, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
17. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty-three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.
18. This is considered an agency action by the Indiana Department of Insurance. If you choose to appeal this administrative action, please follow the aforementioned instructions. Subsequently, after the Department has received your written request for a hearing, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and you will receive more information from OALP to begin the administrative process.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** due to Respondent's failure to disclose administrative actions in a license application, failure to timely report an administrative action, and for having an insurance producer license denied in other states.

12.22.2025

Date Signed

Holly W. Lambert

Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution to:

Monica Carolina Cruz
11201 Boudreaux Rd., Apt. 1425
Tomball, TX 77375-7588
NPN: 8274222

Joseph Bossinger, Attorney #35166-49
ATTN: Miguel Anguiano, Investigator
Indiana Department of Insurance
311 West Washington Street, Suite 103
Indianapolis, IN 46204-2787