

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 24686-AD26-0327-010

IN THE MATTER OF:)

Francys Loreto Contreras)
2005 Willow Creek Dr.)
Austin, TX 78741)

Applicant.)

Type of Agency Action: Enforcement)

Application Number: 1269145)

FILED

MAY 13 2026

STATE OF INDIANA
DEPT. OF INSURANCE

PRELIMINARY ADMINISTRATIVE ORDER
AND NOTICE OF LICENSE DENIAL

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 Francys Loreto Contreras ("Applicant") of the following Administrative Order:

1. Applicant submitted an application for nonresident producer licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on October 7, 2025.
2. Before approving an application, the Commissioner must find that Applicant has met specific requirements under Indiana Code § 27-1-15.6-8 and Indiana Code § 27-1-15.6-12.
3. Indiana Code § 27-1-15.6-6(e) states, in part, the Commissioner may require any documents reasonably necessary to verify the information contained in an application.

4. Indiana Code § 27-1-15.6-12(b)(1) states, in part, the Commissioner may refuse to issue an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
5. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, the Commissioner may refuse to issue an insurance producer license for violating an insurance law.
6. 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.
7. Following a review of public records and the materials submitted by Applicant, the Commissioner, being fully advised, now hereby notifies Applicant that Applicant has not fully met the requirements of licensure, as stated by Indiana Code §§ 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(2)(A), due to Applicant failing to provide documents requested by the Commissioner that verify Applicant's Texas resident status, failing to disclose a November 7, 2024, consent order issued by the Florida Office of Insurance Regulation ("Florida Order") in a license application, and for failing to timely report the Florida Order to the Department.
8. Indiana Code § 27-1-15.6-12(d) provides that Applicant may, not more than sixty-three (63) days after notice of denial of Applicant's application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.
9. 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.

IT IS THEREFORE ORDERED that Applicant's request for licensure is hereby **DENIED** pursuant to Indiana Code §§ 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(2)(A) due to Applicant providing incorrect, misleading, incomplete, or materially untrue information in a license application, failing to disclose an administrative action in a license application, and for failing to timely report an administrative action while previously licensed. Applicant may reapply for licensure not less than one (1) year from the date of this order.

May 13, 2026
Date Signed

Holly W. Lambert
Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution to:

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