

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 25373-AG26-0707-113

IN THE MATTER OF:)

Carlos Talo)
54111 Deadwood Ln.)
Shelby, Township MI 48316)

Respondent.)

Type of Agency Action: Enforcement)

License Number: 4129206)

FILED

JUL 21 2026

STATE OF INDIANA
DEPT. OF INSURANCE

FINDINGS OF FACT AND SUSPENSION ORDER

WHEREAS, Carlos Talo (“Respondent”) is a nonresident insurance producer holding license number 4129206 since July 14, 2025;

WHEREAS, Respondent’s nonresident producer license expires December 31, 2027;

WHEREAS, Indiana Code § 27-1-15.6-8(f) states that a nonresident producer who receives a nonresident producer license shall maintain licensure in good standing in the nonresident producer’s home state;

WHEREAS, Indiana Code § 27-1-15.6-8(b) states that the Commissioner of the Indiana Department of Insurance (“Commissioner”) may verify a producer’s licensing status through the Producer Database maintained by the National Association of Insurance Commissioners (“NAIC”) and its affiliates or subsidiaries;

WHEREAS, on July 7, 2026, the Commissioner verified through the Producer Database maintained by the NAIC that Respondent’s producer license in Respondent’s home state of Michigan, was no longer active as of May 20, 2026, and is no longer in effect as required under Indiana Code § 27-1-15.6-8(f); and

WHEREAS, Indiana Code § 27-1-15.6-8(g) provides that the Commissioner may, without a hearing and in her sole discretion, suspend any Indiana insurance producer license held by the nonresident producer until the Commissioner receives notice from the nonresident producer's home state that the home state license is in effect.

IT IS THEREFORE ORDERED BY THE COMMISSIONER that Respondent's license number 4129206 is hereby suspended, effective immediately, and will remain suspended until the Commissioner receives notice from Respondent's home state that Respondent's home state license is in effect.

July 21, 2020
Date Signed



Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution to:

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