

No. **2022-7314**

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

Date: 05/04/2022

Subject Considered:

Sonia De La Cruz

[REDACTED]
Dallas, Texas 75247-6105

Default Order
SOAH Docket No. 454-22-2232
TDI Enforcement File No. 20201

General remarks and official action taken:

The subject of this default order is whether a county mutual agent license should be issued to Sonia De La Cruz (Respondent). Respondent did not respond to a Notice of Hearing filed by the Texas Department of Insurance. This order denies Respondent's license application and orders the Respondent to cease and desist from performing the acts of an agent or otherwise engaging in the business of insurance.

The following findings of fact and conclusions of law are adopted:

Findings of Fact

Failure to Respond to Notice of Hearing

1. On March 28, 2022, the department filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.
2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.

2022-7314

Commissioner's Order

Sonia De La Cruz

SOAH Docket No. 454-22-2232

Page 2 of 5

3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED] Dallas, Texas 75247-6105. The Notice of Hearing and Original Petition were also sent by electronic mail and to two additional addresses associated with the Respondent: [REDACTED] Lubbock, Texas 79414, and 5347 [REDACTED] San Antonio, Texas 78216-7027.
4. Respondent failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing and Original Petition were mailed.

Conclusions of Law

1. The commissioner has jurisdiction pursuant to Texas law, including TEX. INS. CODE §§ 82.051-82.055, 101.051, 101.102, 912.251, 4001.002, 4005.101, 4005.102, 4051.201; TEX. GOV'T CODE §§ 2001.051-2001.178; 28 TEX. ADMIN. CODE § 1.502; and TEX. OCC. CODE §§ 53.021-53.023.¹
2. The commissioner has authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing pursuant to TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054, and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default pursuant to 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.

¹ All citation to the Texas Occupations Code in this Order refers to the law in effect prior to H.B. 1342 (86th R.S.), effective September 1, 2019. Section 14 of H.B. 1342 states: "The changes in law made by this Act apply only to an application for a license submitted on or after the effective date of this Act. An application for a license submitted before the effective date of this Act is governed by the law in effect on the date the application was submitted, and the former law is continued in effect for that purpose."

2022-7314

Commissioner's Order

Sonia De La Cruz

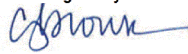
SOAH Docket No. 454-22-2232

Page 3 of 5

Order

It is ordered that Sonia De La Cruz's application for a county mutual agent license is denied. A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

It is further ordered that Sonia De La Cruz cease and desist from performing the acts of an agent or otherwise engaging in the business of insurance.

DocuSigned by:

FC5D7EDDFFB4F8...

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Anna Kalapach, Staff Attorney
Enforcement

2022-7314

Commissioner's Order
Sonia De La Cruz
SOAH Docket No. 454-22-2232
Page 4 of 5

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §


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

"My name is David Moreno and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning Sonia De La Cruz. I have confirmed that:

- a. The last mailing address provided to the department in writing by Sonia De La Cruz is [REDACTED], Dallas, Texas 75247-6105.
- b. The file maintained by the Enforcement Division contains a Notice of Hearing and an Original Petition dated March 28, 2022, which were filed with the State Office of Administrative Hearings.
- c. On March 28, 2022, the Notice of Hearing and Original Petition addressed to Sonia De La Cruz were mailed first-class and certified, return receipt requested, to her last known address and two additional addresses: [REDACTED] Lubbock, Texas 79414, and [REDACTED] San Antonio, Texas 78216-7027.

A copy of the certified mail log and first class mail log maintained by the Enforcement Division is attached as Exhibits C and D, respectively."

DocuSigned by:

940EABC80D33463... _____
Affiant

2022-7314

Commissioner's Order

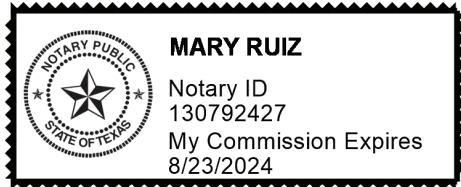
Sonia De La Cruz

SOAH Docket No. 454-22-2232

Page 5 of 5

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 4/20/2022. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:

Mary Ruiz

795DC4D59167489...

Notary Public State of Texas

2022-7314

FILED
454-22-2232
3/28/2022 3:24 PM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Jessie Harbin, CLERK

ACCEPTED
454-22-2232
3/28/2022 4:02 PM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Jessie Harbin, CLERK

**SOAH DOCKET NO. 454-22-2232
TDI ENFORCEMENT FILE NO. 20201**

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

SONIA DE LA CRUZ,

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

NOTICE OF HEARING

The Texas Department of Insurance seeks to deny your license application. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the Department.

A public hearing will be held before an Administrative Law Judge on **Tuesday, July 19, 2022, at 9:00 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted under TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at www.soah.texas.gov, or in printed format upon request to SOAH.

YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.

EXHIBIT
A

2022-7314

Notice of Hearing

Sonia De La Cruz

SOAH Docket No. 454-22-2232

Page 2 of 5

IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING ISSUANCE OF A CEASE AND DESIST ORDER, AND/OR DENIAL OF YOUR LICENSE APPLICATION, IS GRANTED BY DEFAULT.

IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING ISSUANCE OF A CEASE AND DESIST ORDER, AND/OR DENIAL OF YOUR LICENSE APPLICATION, IS GRANTED BY DEFAULT.

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) *(by mail, fax, or electronically)*
Docketing Division
State Office of Administrative Hearings
300 West 15th Street, Room 504
P.O. Box 13025
Austin, Texas 78711-3025
(512) 322-2061 (Fax);
www.soah.texas.gov/e-filing-soah
- (2) *(by mail, fax, or email)*
Chief Clerk
Texas Department of Insurance
P.O. Box 12030, MC GC-CCO
Austin, Texas 78711-2030
(512) 490-1064 (Fax)
chiefclerk@tdi.texas.gov; and
- (3) *(by mail, fax, or email)*
Anna Kalapach, Staff Attorney
Texas Department of Insurance
Enforcement Division, MC ENF

2022-7314

Notice of Hearing

Sonia De La Cruz

SOAH Docket No. 454-22-2232

Page 3 of 5

P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
anna.kalapach@tdi.texas.gov

Receiving Documents Electronically and Filing Documents with SOAH

The State Office of Administrative Hearings (SOAH) offers you the ability to electronically receive orders and other documents issued by SOAH by email instead of by mail. If you want to receive SOAH-issued documents by email, follow the instructions on SOAH's website: www.soah.texas.gov.

A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents with SOAH. You may file documents with SOAH by mail, fax, or electronically. To file electronically, you must use eFileTexas. Instructions on using eFileTexas are on SOAH's website. SOAH's website also includes guidance for representing yourself.

Important Security Notice (for In-Person Hearings ONLY)

ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.

2022-7314

Notice of Hearing

Sonia De La Cruz

SOAH Docket No. 454-22-2232

Page 4 of 5

If you have any questions, please contact me at the address or telephone number shown below.

Respectfully Submitted,



Anna Kalapach
State Bar No. 24083290
Texas Department of Insurance
Enforcement Division, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6326 (Direct)
(512) 490-1020 (Fax)
anna.kalapach@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Enforcement Division, MC ENF
Rachel Cloyd, Litigation Director, Enforcement Division, MC ENF
Administrative Review, MC CO-AAL

2022-7314

Notice of Hearing
Sonia De La Cruz
SOAH Docket No. 454-22-2232
Page 5 of 5

CERTIFICATE OF SERVICE

I, Anna Kalapach, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by the following methods, on this 28th day of March, 2022 to:

Sonia De La Cruz
[REDACTED]
Dallas, TX 75247-6105
Respondent Pro Se

Via First Class Mail
Via CM/RRR No.: 9214 8901 9403 8371 0599 44
Via Email to: [REDACTED]

Sonia De La Cruz
[REDACTED]
Lubbock, TX 79414

Via First Class Mail
Via CM/RRR No.: 9214 8901 9403 8371 0600 49

Sonia De La Cruz
[REDACTED]
San Antonio, TX 78216-7027

Via First Class Mail
Via CM/RRR No.: 9214 8901 9403 8371 0601 31



Anna Kalapach

2022-7314

FILED
454-22-2232
3/28/2022 10:10 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

SOAH DOCKET NO. 454-22-2232
TDI ENFORCEMENT FILE NO. 20201

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

SONIA DE LA CRUZ,

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

ACCEPTED
454-22-2232
3/28/2022 12:27:10 pm
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

ORIGINAL PETITION

The Texas Department of Insurance seeks to deny Sonia De La Cruz’s license application. In support of this petition, the department makes the following allegations upon information and belief:

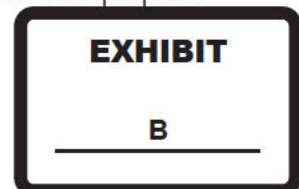
Jurisdiction

The Commissioner of Insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055, 101.051, 101.102, 912.251, 4001.002, 4005.101, 4005.102, 4051.201; TEX. GOV’T CODE §§ 2001.051-2001.178; 28 TEX. ADMIN. CODE § 1.502; and TEX. OCC. CODE §§ 53.021-53.023.¹

Factual Allegations

1. On May 11, 2018, Sonia De La Cruz (De La Cruz) submitted an application to the department for a county mutual agent license.
2. The department proposed to deny De La Cruz’s application on April 18, 2019, based on her criminal history. De La Cruz appealed that decision and made a written request for a hearing.

¹ All citation to the Texas Occupations Code in this Original Petition refers to the law in effect prior to H.B. 1342 (86th R.S.), effective September 1, 2019. Section 14 of H.B. 1342 states: “The changes in law made by this Act apply only to an application for a license submitted on or after the effective date of this Act. An application for a license submitted before the effective date of this Act is governed by the law in effect on the date the application was submitted, and the former law is continued in effect for that purpose.”



Criminal History*Two Misdemeanors: Harboring/Aiding a Felon and
Resisting/Obstructing an Officer*

3. On October 30, 1998, De La Cruz was charged with Harboring or Aiding a Felon, a fourth degree felony, and Resisting or Obstructing an Officer, a misdemeanor, in case number D-0905-CR-98000286, in the Ninth Judicial District Court of Curry County, New Mexico.
4. De La Cruz pled guilty to Harboring or Aiding a Felon and Resisting or Obstructing an Officer, both as misdemeanors, in case number D-0905-CR-98000286.
5. On February 1, 1999, De La Cruz was found guilty of Harboring or Aiding a Felon and Resisting or Obstructing an Officer, misdemeanors, in case number D-0905-CR-98000286. She was sentenced to 364 days imprisonment for each of the two counts. The sentence for both counts was suspended and De La Cruz was placed on probation for 364 days for each of the two counts, to run consecutively.
6. However, on September 8, 1999, De La Cruz was again charged with Harboring or Aiding a Felon a fourth degree felony, in a new case number D-0905-CR-99000275 in the Ninth Judicial District Court of Curry County, New Mexico.
7. On December 2, 1999, the State of New Mexico filed a Motion to Dismiss in the newer case number D-0905-CR-99000275, stating that the State would pursue the matter as a probation violation. The charge was dismissed on the same day without prejudice.
8. On October 20, 2000, the State of New Mexico filed a Motion for Unsatisfactory Discharge in the original case number D-0905-CR-98000286 stating that De La Cruz was in possession of methamphetamine and consumed marijuana prior to completing her probation in that original case. On the same day, the court ordered that De La Cruz be unsatisfactorily discharged from probation.

Felony Possession of a Controlled Substance

9. Before De La Cruz's completion of probation for her two misdemeanors, she was charged with and later convicted of a felony in New Mexico. Specifically:
 - a. On June 5, 2000, De La Cruz was charged with Possession of a Controlled Substance, namely methamphetamine, a fourth degree felony, and Possession of a Controlled Substance, namely marijuana, in case number D-0905-CR-02000155 in the Ninth Judicial District Court of Curry County, New Mexico.
 - b. On September 7, 2000, De La Cruz pled guilty and was convicted Possession of Controlled Substance, namely methamphetamine, a fourth degree felony, in case number D-0905-CR-02000155. Her sentence was deferred and she was placed on probation for 18 months.
 - c. The charge regarding Possession of a Controlled Substance, namely marijuana, was dismissed, in case number D-0905-CR-02000155.
 - d. A few weeks after conviction, on September 21, 2000, an order modified the probation order in case number D-0905-CR-02000155. The court ordered that, in addition to the 18 months of probation, De La Cruz successfully complete an intensive supervision program.
 - e. On August 2, 2001, De La Cruz was unsatisfactorily discharged from her probation in case number D-0905-CR-02000155.

Felony Forgery

10. Soon after her felony conviction, De La Cruz was convicted of one count of Forgery, a third degree felony in New Mexico. Specifically:
 - a. On March 12, 2001, De La Cruz was initially charged with four counts for falsely making or altering a signature to writings purporting to have legal efficacy, specifically, four traffic citations, with the intent to injure or defraud the state of New Mexico in case number D-0905-CR-0200100108 in the Ninth Judicial District Court of Curry County, New Mexico.

- b. De La Cruz ultimately pled guilty to one count of Forgery, a third degree felony, in case number D-0905-CR-0200100108, and the other counts were dismissed. On August 2, 2001, De La Cruz was sentenced to three years imprisonment, with the execution of the last one year of the sentence unconditionally suspended. Upon completion of the sentence, De La Cruz was ordered to be released under parole supervision for two years.
- c. As part of her plea agreement in this case, number D-0905-CR-0200100108, De La Cruz was unsatisfactorily discharged from her probation related to the above-referenced separate felony conviction for Possession of Controlled Substance, in her other case number D-0905-CR-02000155.

Felony Contributing to Delinquency of Minor

- 11. About four years later, De La Cruz was convicted of another felony in New Mexico. Specifically:
 - a. On May 3, 2004, De La Cruz was indicted for Contributing to Delinquency of Minor, a fourth degree felony, and Shoplifting of \$100 or less, a petty misdemeanor, in case number D-0905-CR-0200400299 in the Ninth Judicial District Court of Curry County, New Mexico.
 - b. On June 1, 2005, De La Cruz was convicted of Contributing to Delinquency of Minor, a fourth degree felony, in case number D-0905-CR-0200400299, and sentenced to 18 month imprisonment, suspended as 18 months probation.
 - c. As part of the plea agreement in in case number D-0905-CR-0200400299, De La Cruz admitted to the following felony convictions:
 - i. Possession of a Controlled Substance, in case number D-0905-CR-02000155; and
 - ii. Forgery, in case number D-0905-CR-0200100108.
 - d. The charge of Shoplifting of \$100 or less, a petty misdemeanor, was dismissed in case number D-0905-CR-0200400299.

- e. On December 12, 2006, De La Cruz was discharged from probation in case number D-0905-CR-0200400299.

Misdemeanor Possession of Marijuana

- 12. Four years after completing her probation, De La Cruz pled guilty and received deferred adjudication for a Class B misdemeanor in Texas. Specifically:
 - a. On October 18, 2011, De La Cruz pled guilty to possession of Marijuana, less than 2 oz., a Class B misdemeanor, in case number 12850 in Bailey County, Texas.
 - b. De La Cruz received deferred adjudication with 12 months probation, a \$750 fine, and \$232 in court costs in case number 12850.
 - c. On September 27, 2012, De La Cruz's probation was extended for one year to allow more time for the proper payment of necessary restitution, fine, or court costs in case number 12850.
 - d. On July 25, 2013, the State of Texas filed an Application to Proceed to Judgment in case number 12850. The State alleged that De La Cruz violated the conditions of her probation by:
 - i. Failing to report to the Community Supervision Officer as directed in Lubbock County in the months of April, May, June, and July 2013, and in Bailey County on June 26, 2013;
 - ii. Failing to make the \$50 per month community supervision fee for over a year, specifically November 2011 through July 2013; and
 - iii. Failing to make the \$101 per month payments for over a year, specifically November 2011 through July 2013, to satisfy the fine and court costs owed.
 - e. On March 1, 2017, the State of Texas moved to dismiss the motion to revoke probation and filed a Motion for Negative Termination of Community Supervision in case number 12850, stating that De La Cruz did not successfully

complete the terms of her community supervision. On the same day, De La Cruz's community supervision was negatively terminated.

Unlicensed Activity

13. De La Cruz does not hold, nor has she ever held, a license, registration, or authorization issued by the department. She has no exemption or exception from licensure or authorization.
14. On April 15, 2019, De La Cruz provided a resume to the department stating that from "2018-present" she was employed as an "insurance agent" with "Amax Auto Insurance."
15. On May 4, 2020, the department received information alleging that De La Cruz was "selling auto policies and doing endorsements without the proper insurance license" and "charg[ing] commission" while employed at "Amax Auto Insurance."
16. The department contacted A-Max Insurance Services, Inc. (A-Max), which admitted that De La Cruz had been quoting and selling insurance for A-Max for over two years.
17. For more than two years, while employed with A-Max, De La Cruz engaged in the acts of an agent, or otherwise engaged in the business of insurance without a license or authority to do so, by:
 - a. Selling 1,579 property and casualty insurance policies, such as auto, motorcycle, and renters insurance, between January 2018 and May 2020;
 - b. Providing 951 quotes for insurance policies between January 2018 and May 2020; and
 - c. Receiving at least \$3,531.69 in commissions from the sale of insurance policies between February 23, 2018, and August 28, 2020.

Legal Allegations

1. De La Cruz engaged in acts constituting the business of insurance without a license, as defined in TEX. INS. CODE §§ 101.051 and 4001.051, in violation of TEX. INS. CODE §§ 101.102, 4001.101, and 4051.201.
2. De La Cruz has willfully violated insurance laws of this state, in violation of TEX. INS. CODE § 4005.101(b)(1).
3. De La Cruz has engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
4. De La Cruz has been convicted of a felony, as contemplated by TEX. INS. CODE § 4005.101(b)(8) and TEX. OCC. CODE § 53.021(a).
5. De La Cruz committed felony and misdemeanor offenses and has engaged in fraudulent or dishonest activity that directly relate to the duties and responsibilities of the licensed occupation, as contemplated in 28 TEX. ADMIN. CODE § 1.502(d) and (f).
6. De La Cruz committed offenses that the department considers to be of such a serious nature that they are of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(1) and (e)(3).
7. De La Cruz committed a felony and a misdemeanor involving moral turpitude as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(3).
8. Department guidelines, 28 TEX. ADMIN. CODE § 1.502(c)-(e), emphasize that the department:
 - a. considers it very important that applicants be honest, trustworthy, and reliable;
 - b. may refuse to issue an original license if the department determines that the applicant has committed a felony or misdemeanor that directly relates to the duties and responsibilities of the licensed occupation;

- c. considers the offense of Forgery to be of such a serious nature that it is of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE § 1.502(e)(1) and (e)(3); and
 - d. considers the offense of Harboring/Aiding a Felon to be of such a serious nature that it is of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE § 1.502(e)(3).
9. De La Cruz has been convicted of a felony involving dishonesty or breach of trust, as specified in 18 U.S.C. § 1033, and which requires written consent from the commissioner of insurance to engage or participate in the business of insurance.

Relief Sought

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

- 1. denying Sonia De La Cruz's license application;
- 2. denying consent to allow Sonia De La Cruz to engage or participate in the business of insurance under 18 U.S.C. § 1033;
- 3. ordering Sonia De La Cruz to cease and desist from performing the acts of an agent and otherwise engaging in the business of insurance without a license or authorization; and
- 4. imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

2022-7314

Original Petition
Sonia De La Cruz
Page 9 of 9

Respectfully Submitted,



Anna Kalapach
State Bar No. 24083290
Texas Department of Insurance
Enforcement Division, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6326 (Direct)
(512) 490-1020 (Fax)
anna.kalapach@tdi.texas.gov
ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE



Firm Mailing Book For Accountable Mail

Name and Address of Sender
MC 110-1A M RUIZ
TEXAS DEPARTMENT OF INSURANCE
333 GUADALUPE ST
AUSTIN TX 78701

- Check type of mail or service
- Adult Signature Required
 - Adult Signature Restricted Delivery
 - Certified Mail
 - Certified Mail Restricted Delivery
 - Collect on Delivery (COD)
 - Insured Mail
 - Priority Mail
 - Priority Mail Express
 - Registered Mail
 - Return Receipt for Merchandise
 - Signature Confirmation
 - Signature Confirmation Restricted Delivery

Affix Stamp Here
 (for additional copies of this receipt).
 Postmark with Date of Receipt.

EXHIBIT
C

USPS Tracking/Article Number	Addressee (Name, Street, City, State, & ZIP Code™)	Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	Special Handling
1. 9214 8901 9403 8371 0699 44	SONIA DE LA CRUZ DALLAS, TX 75247-6105	0.73	3.75								1.85		
anna/ 20201													
2. 9214 8901 9403 8371 0600 49	SONIA DE LA CRUZ LUBBOCK, TX 79414	0.73	3.75								1.85		
3. 9214 8901 9403 8371 0601 31	SONIA DE LA CRUZ SAN ANTONIO, TX 78216-7027	0.73	3.75								1.85		
				Handling Charge - if Registered and over \$50,000 in value				Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery
													Special Handling

RECEIVED
 MAR 29 2022
 TDI - ENFORCEMENT



Total Number of Pieces Listed by Sender: **3**

Total Number of Pieces Received at Post Office

Postmaster, Per (Name of receiving employee)

2022-7314



Shipment Confirmation Acceptance Notice

A. Mailer Action

Note to Mailer: The labels and volume associated to this form online, must match the labeled packages being presented to the USPS employee with this form.

Shipment Date: 03/28/2022

Shipped From:

Name: MC 110-1A M RUIZ

Address: 333 GUADALUPE ST

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
First-Class Package Service®	
Returns	
International*	
Other	3
Total	3

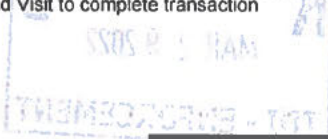
*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

B. USPS Action

Note to RSS Clerk:

1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.



USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0035 6806 34



anna/ 20201

Name and Address of sender
 Texas Dept of Insurance
 Mail Code 110-1A
 333 Guadalupe St
 Austin TX 78701
 Mary Ruiz
 March 28, 2022

Check type of mail or service
 Adult Signature Required Priority Mail Express
 Adult Signature Restricted Restricted Mail
 Certified Mail Return Receipt for Merchandise
 Certified Mail Restricted Signature Confirmation
 Collect on Delivery (COD) Signature Confirmation Restricted Delivery The Stamp Here
 Insured Mail (if issued as an international certificate of mailing or for additional copies of this receipt), Postmark with Date of Receipt

USPS Tracking/Article Number	Address (Name, Street, City, State, & ZIP Code)	Postage	Extra Service Fee	Handling Charge	Actual Value if Registered	Insured Value	Sender FCO	ADR Fee	ASRD Fee
ANNA/20201	SONIA DE LA CRUZ DALLAS, TX 75247-6105	73							
	SONIA DE LA CRUZ LUBBOCK, TX 79414	73							
	SONIA DE LA CRUZ SAN ANTONIO, TX 78216-7027	73		over \$50,000 in value					

RECEIVED
 MAR 29 2022
 TDI - ENFORCEMENT

MAR 28 2022
 10
 3PM WINDOW

OFFICIAL BUSINESS
 STATE OF TEXAS
 PENALTY FOR PRIVATE USE

neopost #
 03/28/2022
 US POSTAGE \$001.41
 ZIP 78701
 04/11/2022 05:55

Adult Signature Req.
 Adult Signature Restricted Deliv.
 Restricted Delivery
 Return Receipt
 Signature Confirmation
 Signature Confirmation Restricted Delivery
 Special Handling

EXHIBIT
 D

Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy-policy.

Firm Mailing Book For Acc