

No. 2025-9380

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

**Date:** 07/02/2025

**Subject Considered:**

Deangeles Deseree Cruz  
Waco, Texas 76710

Default Order  
TDI Enforcement File No. 34236

**General remarks and official action taken:**

The subject of this default order is whether a limited lines agent license should be issued to Deangeles Deseree Cruz (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order denies Respondent's license application.

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

**Findings of Fact**

Failure to Respond to Notice of Allegations

1. On May 21, 2025, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED] Waco, Texas 76710.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.

# 2025-9380

Commissioner's Order  
Deangeles Deseree Cruz  
Page 2 of 4

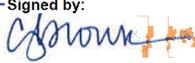
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

## Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, 4051.101, and 4101.051; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. The department provided proper notice to Respondent under TEX. GOV'T CODE §§ 2001.003(1), 2001.051, 2001.052, 2001.054, and 2001.056(4), and 28 TEX. ADMIN. CODE §§ 1.28, 1.47, and 19.906.
4. Based on Respondent's failure to send the department a written response to the Notice of Allegations, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondent failed to show compliance with the law.
6. The department's factual and legal allegations set out in the attached Notice of Allegations are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.47.

## Order

It is ordered that Deangeles Deseree Cruz's application 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.

Signed by:  
  
FC5D7EDDFB4F8

Cassie Brown  
Commissioner of Insurance

**2025-9380**

Commissioner's Order  
Deangeles Deseree Cruz  
Page 3 of 4

Prepared and reviewed by:

A handwritten signature in black ink, appearing to read "J. Harry", written in a cursive style.

---

Jacob Harry, Staff Attorney  
Enforcement

**Affidavit**

**STATE OF TEXAS**           §  
  §  
**COUNTY OF TRAVIS**       §

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

"My name is Daniel Mireles 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 Deangeles Deseree Cruz. I have confirmed that:

- a. The last mailing address provided to the department in writing by Deangeles Deseree Cruz is [REDACTED] Waco, Texas 76710.
- b. The file maintained by Enforcement contains a Notice of Allegations dated May 21, 2025, which was sent to Deangeles Deseree Cruz.
- c. On May 21, 2025 the Notice of Allegations addressed to Deangeles Deseree Cruz was mailed first-class and certified, return receipt requested, to her last known address and emailed to two additional address on file.

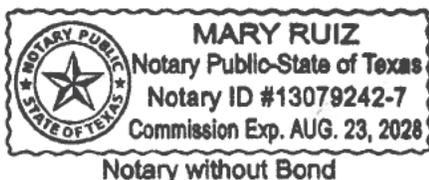
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

*Daniel Mireles*

Affiant

SWORN TO AND SUBSCRIBED before me on June 16, 2025.

(NOTARY SEAL)



*Mary Ruiz*

Signature of Notary Public

Mary Ruiz

Printed Name of Notary Public

2025-9380



PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov

EXHIBIT

A

May 21, 2025

Deangeles Deseree Cruz

Via CM/RRR:9214 8901 9403 8315 2728 97

Waco, Texas 76710

**TDI ENFORCEMENT CASE NO. 34236  
NOTICE OF ALLEGATIONS AGAINST DEANGELES DESEREE CRUZ**

The Texas Department of Insurance (TDI) seeks to deny your license application. This Notice states the allegations against you and the relief sought by TDI.

***YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS***

**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

If you fail to send a written response by the deadline, without further notice to you, the commissioner of insurance may issue a default order that admits the factual matters asserted, deems all allegations as true, and orders the relief recommended in this Notice.

You must send your written response by mail, fax, or email to:

Jacob Harry, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Jacob.Harry@tdi.texas.gov

## Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, and 4051.101, TEX. OCC. CODE §§ 53.021–53.023, 28 TEX. ADMIN. CODE § 1.502, and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

## Factual Allegations

### License Application

1. On January 8, 2024, Deangeles Deseree Cruz (Cruz), individual identification number 2872462, submitted an application to TDI for a limited lines agent license.
2. On February 29, 2024, the department proposed to deny Cruz's application based on her criminal history. Cruz appealed the decision and made a written request for hearing.

### Criminal History

3. On, December 26, 2019, the Department of Family and Protective Services (DFPS) conducted an unannounced visit to Cruz's home based on allegations that Cruz and her partner were using drugs and that they were manufacturing methamphetamines in their home. Cruz and her partner had three minor children, all under the age of 15. living in the home at the time.
4. While speaking with the DFPS investigator, Cruz and her partner admitted that they used drugs with the children in the home, and they failed an instant drug test for methamphetamines.
5. The same day, the DFPS investigator referred the matter to the Waco Police Department and performed an emergency removal of the three children.
6. In January 2020, hair follicle tests for all five individuals revealed the presence of methamphetamines and amphetamines. After investigation, DFPS investigators asserted that Cruz intentionally gave her children illicit drugs for their use.
7. On May 10, 2021, Cruz pleaded guilty to three counts of state jail felony Endangering a Child in Cause No. 2020-805-C1 in the 19th District Court of

McLennan County, Texas. Cruz was sentenced to two years confinement, probated for five years, and a fine of \$2,000.00. Her probation was revoked on October 25, 2021, as a result of her arrest and the below detailed conviction for Possession of a Controlled Substance, which occurred on September 25, 2021.

8. On August 18, 2022, Cruz pleaded guilty to state jail felony Possession of a Controlled Substance in Cause No. 2021-1531-C1 in the 19th District Court of McLennan County, Texas. Cruz was sentenced to six months in a county jail.

## Legal Allegations

1. Cruz committed acts for which a license may be denied pursuant to TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Cruz committed an offense the department considers to be of such a serious nature that it is of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE §§ 1.502(c)-(e) and 1.502(f)(4)(F) and TEX. OCC. CODE §§ 53.021-53.025.
3. Department Guidelines, 28 TEX. ADMIN. CODE § 1.502(c)-(f), emphasize 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 the applicant has committed a felony and misdemeanor that directly relates to the duties and responsibilities of the licensed occupation; and
  - c. Considers the offense of endangering a child to be of such a serious nature that it is of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE § 1.502(f)(4)(F).

## Relief Sought

TDI seeks the following relief:

1. denial of your license application; and

## 2025-9380

Notice of Allegations  
Deangeles Deseree Cruz  
Page 4 of 5

2. imposition of any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully,



---

Jacob Harry  
State Bar No. 24137475  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6361 (Direct)  
(512) 490-1020 (Fax)  
Jacob.Harry@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF  
Ginger Loeffler, Litigation Director, Enforcement, MC: ENF  
Administrative Review, MC: CO-AAL

**CERTIFICATE OF SERVICE**

I, Jacob Harry, certify that a true and correct copy of this *Notice of Allegations Against Deangeles Deseree Cruz* was sent by the following methods on this 21st day of May, 2025 to:

Deangeles Deseree Cruz  
[REDACTED]  
Waco, Texas 76710

Via CM/RRR No.:9214 8901 9403 8315 2728 97  
Via First Class Mail  
Via Email: [REDACTED]



---

Jacob Harry

2025-9380

EXHIBIT

B

**Name and Address of Sender**  
 Texas Dept of Insurance  
 Mail Code ENF  
 1601 Congress Avenue, Suite 6.900  
 Austin TX 78701  
 David Moreno  
 May 21, 2025

**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  
 First-Class Mail

Priority Mail Express  
 Registered Mail  
 Return Receipt for Merchandise  
 Signature Confirmation  
 Signature Confirmation Restricted Delivery

USPS Tracking/Article Number  
 Jacob/34236

Address (Name, Street, City, State, & Zip Code)  
 Deangelos Deseree Cruz  
 Waco, Texas 76710D

**RECEIVED**  
 MAY 22 2025  
**TDI - ENFORCEMENT**

Total Number of Pieces Received at Post Office

Postmaster, Per (Name of receiving employee)

*MD*

PS Form 3877, June 2015

Completed in Ink

Affix Stamp Here  
 (if issued as an international certificate of mailing or for additional copies of this receipt). Postmark with Date of Receipt

over and over \$50,000 in value

25 26 27 28 29 30 31  
 12 13 14 15 16 17 18 19 20 21 22 23 24  
 CAPITOL STATION  
 MAY 2025  
 AUSTIN, TX

quadrant  
 CORRECTION  
 IMI  
 \$002.00  
 05/21/2025 ZIP 78701  
 045M92206395

US POSTAGE

Adult Signatu  
 Adult Signature Restr.  
 Restricted Deliver  
 Return Receipt  
 Signature Confirmation  
 Signature Confirmation Restricted Delivery  
 Special Handling

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

2025-9380

EXHIBIT

C

### 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: 05/21/2025

Shipped From:

Name: MC ENF D MORENO

Address: 1601 CONGRESS AVENUE SUITE 6 900

City: AUSTIN

State: TX ZIP+4® 78701



Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

\*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:

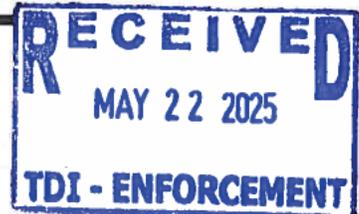
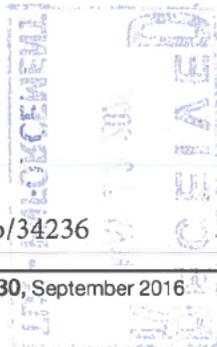
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 0061 6389 99



Jacob/34236

