

**FILED**

**NOV 06 2024**

**BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA**

STATE OF OKLAHOMA, ex rel. )  
GLEN MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
MICHAEL DE LA CRUZ, )  
An expired licensed insurance producer, )  
 )  
Respondent. )

**INSURANCE COMMISSIONER  
OKLAHOMA**

Case No. 24-0567-DIS

**DISMISSAL WITHOUT PREJUDICE**

**COMES NOW** the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner,  
by and through counsel, Tyler P. Trammell, and alleges and states as follows:

**JURISDICTION**

1. The Insurance Commissioner of the State of Oklahoma, Glen Mulready, (herein referred to as "Commissioner"), is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101 *et seq.*, including the Unfair Claims Settlement Practices Act, 36 O.S. §1250.1 *et seq.*

2. Michael De La Cruz (hereinafter "Respondent") is a non-resident Oklahoma insurance producer with an expired license number 3002350109 and NPN number 20585972. His business address of record is [REDACTED]

**ALLEGED VIOLATIONS OF LAW**

3. On or about September 18, 2024, the OID filed a *Conditional Administrative Order* against the Respondent alleging the following: 36 O.S. § 1435.13(A)(7) committing any insurance unfair trade practice or fraud; 36 O.S. § 1435.13(A)(8) using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the

conduct of business in this state or elsewhere; and 36 O.S. § 1435.13(A)(10) forging another's name to an application for insurance or to any document related to an insurance transaction.

4. On or about October 30, 2024, the OID received a recorded telephonic communication between the Complainant and Respondent and found no substantive issue of fraud or violation of the above referenced statutes.

**ORDER**

**IT IS THEREFORE ORDERED that this matter is DISMISSED WITHOUT PREJUDICE.**

WITNESS My Hand and Official Seal this 6 day of November, 2024.



**GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA**

Tyler P. Trammell, OBA No. 32885  
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**CERTIFICATE OF MAILING**

I hereby certify that a true and correct copy of the above and foregoing *Dismissal Without Prejudice* was mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 10th day of November, 2024, to:

Michael De La Cruz



**CERTIFIED MAIL NO.**  
**9589 0710 5270 2178 8044 01**

Steven R. Shaver, OBA No. 19988  
Riney Ronquillo Soule, PLLC  
5420 LBJ Freeway, Ste. 220  
Dallas, Texas 75240  
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**CERTIFIED MAIL NO. 9589 0710 5270 2178 8044 18**

and a copy was delivered to:

Consumer Assistance Division

A handwritten signature in blue ink, reading "Tyler P. Trammell".

Tyler P. Trammell, OBA No. 32885  
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