# Texas Department of Insurance

**Licensing Division, Administrative Review,** Mail Code 107-1A
333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104
512-322-3503 telephone • 512-490-1022 fax • www.tdi.state.tx.us

November 28, 2011


PHILLIP DEBBS MORRIS
212 PETUNIA DRIVE
FLOWER MOUND TX 75028

**CERTIFIED MAIL #7007 2560 0003 3237 7828**
**RETURN RECEIPT REQUESTED**

RE:   Application for an General Lines Life, Accident and Health Insurance License Proposed
Summary Denial Letter

Dear Mr. Morris:

This letter acknowledges receipt on August 3, 2011 of your General Lines Life, Accident and
Health Insurance License application by the Licensing Division of the Texas Department of
Insurance (TDI).

Pursuant to 28 TEX. ADMIN. CODE § 1.806(b), the Department proposes to deny issuance of
an General  Lines Life, Accident and Health Insurance license to you because you may have
committed an act for which a license may be denied under TEX. INS. CODE ANN. § 4005.101.
Under TEX. INS. CODE ANN. § 4005.104, you are entitled to a hearing conducted by the State
Office of Administrative Hearings to determine whether a license should be granted to you by
TDI.  You have the right to be represented by an attorney or other authorized representative.  If
a hearing is held, you will have the responsibility to produce and present evidence to support
the granting of the license.

**Pursuant to 28 TEX. ADMIN. CODE § 1.32, you have thirty (30) days from the date of this
letter to make a written request for a hearing.  Such written request should be sent to:**

**Christopher Bean, Deputy Commissioner**
**Licensing Division MC 107-1A**
**333 Guadalupe Street**
**Austin, TX  78701**

**TDI will send no additional notices regarding this matter.  IF YOU DO NOT FILE A
WRITTEN REQUEST FOR A HEARING WITHIN THIRTY (30) DAYS FROM THE DATE OF
THIS LETTER, YOUR PENDING APPLICATION WILL BE DENIED.**

If we receive a written request for a hearing, you will be contacted by a TDI staff attorney with
additional information regarding the hearing.

Sincerely,


Christopher Bean, Director
Licensing Division


CB/lt