

Discernment, Altruism, Intelligence, Experience, Knowledge

[+](#) "We should all use our God Given Talents, Experiences, and Gifts to benefit everyone." - Phil [+](#)

(Updated Weekly. Includes Twitter Images, Facebook, and Website) VISITORS SINCE 01012018: 1,649,882

Accountability:

" . . . Of, By, and For The American People . . .

" . . . Innocent Until & Unless Proven Guilty . . . '

" . . . Equal Protection Under The Law . . . "

" . . . Due Process - Right To A Speedy Trial . . . "

" . . . No Double Jeopardy . . . "

There is no Statute of Limitations on Correcting Injustice !

**To a great extent, hasn't American Politics, Business & Government become
much less about Justice, Honesty, Integrity, Right, Honor, Fairness . . .
and more about Power, Wealth, Influence, Greed & Selfishness?**

Working in a Government Position should not give Individuals License to use our Justice System to promote their personal opinion or goals. How many Americans have been incarcerated illegally? How many Americans have been destroyed because of false allegations as their opposition manipulated our "Justice System?"

He who has the GOLD makes the RULES.

He who pays the HIGHER TAXES to the State can IGNORE the rules.

Allstate has "Ethics" but Income & Profits win in a conflict.

ADT has "Ethics & Compliance" but Profits win in a conflict. [SEE MORE](#)

TXU Energy has "Ethics" but Profits win in a conflict. [SEE MORE](#)

Texas has "Regulations" but Tax Revenue trumps Enforcement.

"Corruption in Texas . . ."

A Preview of Chapter 4 of the New Book:

..... You can't make this stuff up.

Click this text to start editing. This block is a basic combination of a title and a paragraph. Use it to welcome visitors to your website, or explain a product or service without using an image. Try keeping the paragraph short and breaking off the text-only areas of your page to keep your website interesting to visitors.

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OR SHOULD BE INTERPRETED AS, LEGAL ADVICE

NOTE: This page is not yet complete, has NOT been made public, and is not included in the MENU of pages above. The purpose of informing the parties mentioned herein is to allow them to respond should they choose to. Their responses may or may not be used in the book or on this page once completed. The book will go to print in January, 2019 regardless of any responses or lack thereof.

(From the book "Ameritianity" by Phil Morris, Chapter 4, "Texas Injustice")

Links to supporting documents are in underscore and BLUE

[Texas Governor Rick Perry was UNJUSTLY charged by political adversaries.](#)

[Texas Attorney General Ken Paxton was UNJUSTLY charged by political adversaries.](#)

[Charges against Kavanaugh were UNJUSTLY made up for political purposes.](#)

"When the righteous thrive, the people rejoice; when the wicked rule, the people groan." - Proverbs

"All that is necessary for the triumph of evil is that good men do nothing." - Edmund Burke

See The Target's Brief [Bio](#) (Links to Documents are in BLUE & UNDERLINED)

"Ameritianity" - Chapter 4

We've seen a lot of it in American Business & Politics lately. You've seen it. We'll call it "Situational Narcissism." It happens when someone in a position of power or authority goes beyond their allowable limits ... the "SN" becomes a criminal ... in order to "Criminalize" the actions of another because the "SN" knows that the law and their authority are insufficient to bring about their desired outcome. They commit crimes in order to entrap someone who is either a "criminal in the SN's own mind," or because they believe the ends justifies the means ... and they "mean" to promote their agenda regardless ... because the actual law does not criminalize what the "SN" wants it to.

They are often individuals, and companies & organizations, who have a reputation as being historically above reproach. The "SN" has something in common with other criminals. They are both not criminals . . . until they are. A good example is former FBI Director Jim Comey illegally releasing information to the press in order to bring about an investigation to find criminality in the actions of President Trump and others ... where there is not an existing crime. Or when a police officer intentionally hides evidence in a criminal investigation because he feels that the evidence will help the person that the officer "has a gut feeling" is guilty from being convicted. Or when Obama "weaponized" our Judicial & Legal System (FBI, IRS, DOJ, NSA, and others) to work against his political opponents. Or like Robert Mueller, finds no criminality but creates crimes by interpreting what others say on the basis of his personal definition of subjective terms and testimony, to promote a political agenda as a "SN." "SN" is an extension of Progressivism. Progressivism is dangerous because its' foundation is Confusion because it is established upon a foundation of Non-Absolutes. Redefinition and Revision of terms is the Progressives hallmark because their opponents' cannot win against an ever changing "Truth." It must be remembered that attacking a leader or member of an Institution is NOT the same as attacking the Institution itself. An Honorable Institution is not immune from having evildoers within its' ranks.

In this story, you will see that "Situational Narcissism" takes place by employees of the State of Texas, and employees of Insurance Companies. The companies have essentially been accused of committing crimes, by the regulators. Then the regulators ignore those crimes taking into consideration the taxes paid into the state by the company. Their collusion is found out by an outsider who makes both look bad. So they collude with one another to destroy the "Whistle-blower," or shoot the "Messenger," by criminalizing his non-criminal actions. They do it by keeping truth and the real law away from the Judges who are tasked with determining the outcome. They count on the ignorance of the Judge's knowledge of the real law as the Judges assume the State employees have no motive other than to see justice done. Where does the uninformed Judge look to for help in enforcing the law? To the offended attorneys who work for the regulators of course. This is how we end up with citizens wrongfully convicted being freed years or decades later by such organizations as "The Innocence Project of Texas" and "The Innocence Network." But the damage to our system will have already been done. Our system of Justice will have been compromised.

This True Story, Includes two proven incidents of Civil Rights Violations by the State of Texas, of a Whistle-Blower and Consumer Advocate who finds himself under attack by the "Regulated Industry" and the "Regulators" who "Colluded" with one another, and their Retaliation over a 22 year period as they abused the Justice System. While some of this story may seem unlikely to have happened, the great thing is that it is 100% proven to be true based 100% on public records available through the Open Records Act and from Sworn Testimony in Hearings or Depositions conducted by the State of Texas. "You can't make this stuff up!"

Yes! You can make a difference in the business world and in the world of government. But it may come with a cost. If you've ever wondered why people who work in various industries and government aren't willing to come forward when they know that their employers, even State Agencies, are operating in an unethical or illegal manner, here is an example of why many people fear taking action. This should not happen in America.

The Dilemma:

Once an injustice like this comes to light, what should be done by the State, or Billion-Dollar Corporations, when faced with the reality that they have broken the rules of Honesty, Integrity, Fairness, and Morality, even Legality, . . . but they know that they have the Power or Authority to prevent such a failure from being dealt with. . . especially when it will "Cost" them "Money or Image?"

The SOLUTION to this Moral, Ethical, and Legal Crisis in America is for Americans to Standup Up and Speak Out about these issues, and SUPPORT those who do, become AWARE of who the culprits are, DEMAND that these actions cease, and STOP supporting those who share in the responsibility of this dangerous DECLINE in America.

THERE ARE ABSOLUTES!!

Awaiting responses:

(We would expect the insurance companies & the State of Texas to continue their collusion.)

11/4/2018 Request for documents sent to SOAH - Resent on 11/22/2018

[11/29/2018 Texas AG responds that some documents will need to be redacted. \(Hidden from the public\)](#)

[11/13/2018 Response from the Texas Attorney General](#)

[11/13/2018 2nd Response from the Texas Attorney General](#)

[11/14/2018 Allstate Notified Again](#)

[11/29/2018 Allstates' Official Response](#)

[11/15/2018 Letter to the Commissioner of Insurance](#)

Before we get started, let's go to the end of the book and see the outcome. Or, just don't click on these next three links if you'd rather wait:

(1) A Texas Administrative Law Judge ruled that the "Accused" did nothing to "[Scheme to Cheat or Defraud](#)" anyone and that Revocation of his Professional License "[Was Not Warranted.](#)"

(Essentially, a Texas Administrative Law Judge understood that if an insurance agent has a cracked neck and a severe concussion in October of 1994, he may be unable to work for awhile during which time the insurance customers' would logically call their actual insurance company at the 1-800 number on their policy or ID cards, or found in their phone book, for service. However, TDI attorneys that Phil had been critical of, and insurance companies that Phil had found were operating in illegal and unethical ways, attempted to use the injury as an opportunity to retaliate and "Black-Ball" Phil from the insurance industry by "Criminalizing" his inability to work for a while.)

(2) A Criminal Trial was dismissed by the State while the Court Ruled that the accused's "[Civil Rights](#)" were Violated. How many people heard about the indictment but will never hear that the case was dismissed? (Violation of the US and State Constitutions #1)

(Violation of the US and State Constitutions #2)

"Nor shall any person be subject for the same offence to be twice put in jeopardy of life or limb.."

How many of these anticipated consequences of experiencing double jeopardy can you find in this story?

(Five policy considerations underpin the double jeopardy doctrine: (1) preventing the government from employing its superior resources to wear down and erroneously convict innocent persons; (2) protecting individuals from the financial, emotional, and social consequences of successive prosecutions; (3) preserving the finality and integrity of criminal proceedings, which would be compromised were the state allowed to arbitrarily ignore unsatisfactory outcomes; (4) restricting prosecutorial discretion over the charging process; and (5) eliminating judicial discretion to impose cumulative punishments that the legislature has not authorized.)

Cast of Main Characters:

The Texas Department of Insurance, The Texas Attorney General's Office, Farmers Insurance, Prudential Insurance, Progressive Insurance, Allstate Insurance, An Allstate Agent, an Absent Commissioner of Insurance, multiple Attorneys from the TDI, a Dallas County Prosecutor, the City of Richardson, Texas Police Department (Sealed Police Report of the Burglary at the request of Prudential Insurance Company).

BIO:

Licensed in Texas for Life Insurance, Property & Casualty Insurance for 25+ Years

Multi-Line Insurance Agency/Owner for 25+ Years

NASD Series 6 License

Security System Sales & Installation Licenses with 20 Years Experience

Security Company Owner / Qualified Manager Licenses / Security Consultant License

Retail Energy / Deregulated Energy Experience Since 2001

Owner of an Energy Brokerage Company Since 2004

Qualified / Certified Member of AMERICAN MENSA / QUALIFIED AT AGE 19

Are you familiar with Saul Alinsky? You need to be. How many of the "[Saul Alinsky's Rules for Radicals](#)" do you find in the attacks on Texas Governor Rick Perry, Texas Attorney General Ken Paxton, and on Phil Morris by the State of Texas, and on Supreme Court Justice Kavanaugh?

1. "Power is not only what you have, but what the enemy thinks you have. (To the Left, political opponents are the enemy)" (Did the Administrative Law Judge have the authority to rule on whether or not a "CRIME" had been committed? No. Does a technician at a complaint department have the authority to tell the public that "the TDI has DETERMINED that a crime was committed?" No. Employ powers that you don't have and leave it up to the defendant to prove that you don't have that authority.)
2. "Never go outside the expertise of your people. When an action or tactic is outside the experience of the people, the result is confusion, fear and retreat.... [and] the collapse of communication.
3. "Whenever possible, go outside the expertise of the enemy. Look for ways to increase insecurity, anxiety and uncertainty. (This happens all the time. Watch how many organizations under attack are blind-sided by seemingly irrelevant arguments that they are then forced to address.) (Throw as many FALSE ACCUSATIONS out as you can think up and make the target defend himself and create the public allusion that where there is smoke there must be some fire.)
4. "Make the enemy live up to its own book of rules. You can kill them with this, for they can no more obey their own rules than the Christian church can live up to Christianity." (Take an individual who has a spotless record for 20+ years, destroy the financial foundation required to maintain that reputation, and then accuse him of failure or wrongdoing.)
5. "Ridicule is man's most potent weapon. It is almost impossible to counteract ridicule. Also it infuriates the opposition, which then reacts to your advantage." (Use the suggestion of false allegations and false findings of guilt, disclose those falsehoods to others to enlist their help in attacking the target falsely again. Solicit complaints where there were none. Enlist the help of State Officials to give the appearance that by complaining they will be helping society.)
6. "A good tactic is one your people enjoy."

7. "A tactic that drags on too long becomes a drag. Man can sustain militant interest in any issue for only a limited time...."
8. "Keep the pressure on, with different tactics and actions, and utilize all events of the period for your purpose." (Pile on with a SOAH Hearing, throw in a Criminal Attack, add in another SOAH, impose some of the punishment prior to any finding of guilt, destroy the targets finances so he cannot adequately defend, declare yourself the winner because the target could not defend himself. File a criminal case you know is false, let it drag on for 4 years, dismiss the unwinnable case, proclaim that the defendant did not prove that he was not guilty, proceed as if the target was actually found guilty in the absence of a ruling.)
9. "The threat is usually more terrifying than the thing itself." (File allegations that the enemy must defend himself of knowing that the allegations are false. Send a NOTICE OF HEARING with 30 allegations, force the defendant to prepare a defense to all of them, and then only have 6 allegations at the actual hearing.)
10. "The major premise for tactics is the development of operations that will maintain a constant pressure upon the opposition. It is this unceasing pressure that results in the reactions from the opposition that are essential for the success of the campaign."
11. "If you push a negative hard and deep enough, it will break through into its counter side ... every positive has its negative."
12. "The price of a successful attack is a constructive alternative."
13. Pick the target, freeze it, personalize it, and polarize it. In conflict tactics there are certain rules that [should be regarded] as universalities. One is that the opposition must be singled out as the target and 'frozen.'. (Make an example of the accuser so that others will not join in trying to bring the crimes of the companies to light for fear of their jobs and finances) Top it off with a little "Cloward - Piven Strategy" by overwhelming the defendants system - exactly why we have the Double Jeopardy Laws in America.

Phil Morris, Consumer Advocate

Yes! You can make a difference in the business world. But it may come with a cost.

One of the issues often written about by Phil, [since 1987](#), is the need for business in America to operate in a more ETHICAL and PATRIOTIC manner. That would be a good idea for REGULATORY AGENCIES and POLITICAL PARTIES too. Here are three examples (Insurance, Energy, & Security) of Phil's involvement in this endeavor including documents.

What you are about to read is the perfect case of constant official misconduct, manipulation, harassment, and abuse of Power and the Justice System in Texas. Two incidents of the violation of ones Constitutional Rights are documented and proved. In November, 2018, we sent documentation and a version of this site to the parties involved and will include any response in the book. (The SOAH, Texas Attorney General, Prudential, Progressive, Hartford, Allstate, Brian McCall) Real names are used here since all the materials in which the names appear are Public Record.

How many violations of rules, laws, and ethics can you find?

+++++++ The section / page was last updated on 11/29/2018 & is subject to daily updates. +++++++

PRUDENTIAL INSURANCE COMPANIES

1. In the 1990's, Phil was operating his Independent Insurance Agency in Richardson, Texas which he established in 1973. One of the many companies he represented was Prudential. PRU was wanting to grow their Property & Casualty business and Phil was the first "Independent Agency" PRU associated with in Texas. In fact, for three years in the early 1990's, Phil was the [second leading producer / agent](#) for property and casualty insurance in the nation for Prudential doing MILLIONS in business and the #1 agent in Texas for [Hartford Insurance](#).
2. In 1991 Phil became concerned about some business practices that were being used by Prudential. Prudential was using illegal underwriting guidelines in their sales of auto and home insurance. Prudential was using illegal advertising techniques in the sale of life insurance. Prudential was using unsustainable pricing for their auto and home insurance. Phil notified Prudential of these issues and concerns but Prudential failed to respond or take any corrective action. (NOTE: Attorney Bill Banowsky of the law firm Thompson & Knight in Dallas during a deposition reminded Phil of this when he presented the letter Phil had sent to Prudential in 1991. Bill said "Do you recognize this letter? Isn't it true that if Prudential had taken your advice, we wouldn't even be here today?")
3. As a result of Prudential continuing to operate in an unethical manner, which caused their agents to also possibly be in violation of Insurance Codes and Laws, Phil began to assist Texas Regulators in investigating Prudential in order to prevent agents from unknowingly violating Texas laws. Ultimately, [Prudential](#) was fined in excess of \$50 million nationwide, \$2 million in Texas, for violations related to life insurance. Prudential was fined \$175,000 in Texas for violations relative to auto and home insurance. [Allstate](#) was fined also. Additionally, Prudential was required to make restitution in excess of \$3.8 Billion nationwide. Actually, you will find that when a high tax paying Insurance Company in Texas is found to have violated the law, rather than a trial and a conviction, the State of Texas often allows the law breakers to "admit no wrongdoing" but pay "restitution" and pay a "monetary forfeiture" (not a fine). They would not want to sully the reputation of a company that screwed the public out of billions of dollars ... right?
4. In 1993, because Prudential had been selling Auto & Home Insurance for less Premium than it takes to remain solvent, thinking they could "buy" their way into the Property & Casualty marketplace, which Phil warned them about in 1991, Prudential attempted to illegally terminate the contracts they had with many Independent Insurance Agents in Texas and to "Pirate" (steal) away the agent's customers to save the company money that should have been paid to their Independent Agents. Prudential filed a law suit in Dallas, Texas against their own agents, on the very day the Texas Department of Insurance agreed to NOT enforce the Texas Insurance Code against Prudential relative to the rights of Independent Insurance Agency (Art. 21.11) . . . after Prudential agreed to pay a \$2 million "monetary forfeiture" for other wrongdoing. Phil along with 15 other Prudential agents counter sued. Prudential terminated the agent's contracts on 4/1/1994. However, the agents prevailed to some extent and Prudential settled with all the agents by June, 1994 ... with the exception of one agent, [Phil Morris](#).
5. Most of the agents were able to remain in business when Farmers Insurance Group offered them Agency Contracts. Phil was unable to accept Farmers offer because Prudential had refused to include Phil in the settlement in 1994. Prudential, as punishment, refused to settle with Phil Morris until October, 1995, [withholding hundreds of thousands of dollars](#) owed him by Prudential which was needed to operate Phil's insurance agency, placing Phil under a COURT ORDER that he could not contact any of his insurance customers, most who had been his customers for as long as 20 years, long before associating with Prudential. Then Prudential coerced Phil into settling for a nominal amount a few days before his home was to be foreclosed on in late 1995. Imagine ... a Federal Judge actually agreed with Prudential that one single little Insurance Agent could harm a Multi-Billion Dollar insurance giant. The Irony! [\(PRU 1\)](#) [\(SETTLE\)](#) [\(NOT PHIL\)](#)

[See how Prudential is doing in the ethics and legal arena today.](#)

6. A manager from Prudential visited Phil during this time and informed Phil of a meeting held by Prudential's Texas managers. At that meeting a Senior Manager made the following statement: "Ya know, every year in this country 1500 people disappear off the face of the Earth and are never heard from again so Phil Morris better think twice before filing any law suit against Prudential." In 1995 that managers son disappeared for three days and was then found killed ... over an automobile sound system.

7. Do you own a business? How hard is it to have employees and at the same time keep them away from confidential, valuable records? A solicitor working for Phil once broke into Phil's office, September 1-2, 1992, and stole over 600 of Phil's customer files and used them to start his own insurance agency. While the thief did have a license on which he was appointed by Prudential only for Life & Health sales, all the Property & Casualty customers he was allowed to service were the property of the Phil Morris Agency. The agent had accused Phil of stealing money from Prudential because some policies that Phil's customers had paid on were going into cancellation for "non-payment." The agent then somehow felt justified to break into Phil's office. While the thief did have a key to the front door of the agency office, he did not have a key to the interior office where all the customer files were kept and he did not have a key to Phil's private office. He gained access by climbing over the walls into the locked offices, damaging ceiling tiles, and by breaking the lock on Phil's desk.

7.1. You can imagine the chaos and concern customers of an insurance agency would have when they get a letter from a former associate of their Insurance Agency proclaiming himself to be their agent. Hundreds of phone calls poured into the agency office by customers concerned about their confidential information that had been stolen, and the status of their insurance. This had to be dealt with on top of the normal service calls expected everyday in an Insurance Agency.

8. Prudential sent their head of security, Larry Perone, to audit Phil's dealings with Prudential. Turns out that in EVERY CASE, Phil had sent all payments into Prudential in the manner agreed to. However, at Prudential's office in Arizona, an employee had gone on maternity leave. While she was gone, no one was doing her work ... posting the payments Phil had sent in. Prudential ended their investigation ... "Phil was squeaky clean". Prudential entered into an agreement with Phil that if the thief began to use the stolen records to move Phil's customers to another company, Prudential would take legal action to stop the theft. Phil remained appointed to represent Prudential until 4/1/1994.

8.1. NOTE: Did anyone suggest that Prudential's failure to properly process payments for policyholders was a criminal act? Even if their failure had resulted in a customer's policy being cancelled for non-payment of premium, and even if an accident had occurred and it appeared that the policyholder did not have coverage at the time of the accident, what would be done? What would be done is an investigation to determine what had happened, what the INTENT was, and the error on the part of the insurance company would have been corrected, the policy reinstated with no lapse of coverage, and the claim would have been paid. If a similar error had taken place in the OFFICE of an AGENT of the company, the same process would normally take place . . . unless there was a political motive to try to criminalize the error.

[ALLSTATE INSURANCE COMPANY - CLICK TO SEE ONLY ABOUT ALLSTATE & THEIR "HERO" AGENT](#)

8.2. ATTN: ALLSTATE AGENTS - - - How secure is that insurance agency you have built up over the past few, or many, years? Do you have employees or solicitors in your business? What if that employee or solicitor decided that they would like to have their own Insurance Agency. So, instead of starting their own business like you did, they decided to break into your office some night, remove hundreds of your customer files, and send all the customers a letter proclaiming that they are now their insurance agent and their insurance will be being moved to, let's say, Travelers. What would you expect Allstate to do? Or, if someone came to you and said "look I broke into this Travelers agents' office and stole hundreds of his files. Let me come to work for Allstate and I'll build a book of business using the information I stole." What would you do? What would Allstate do? Well, in 1993, Allstate welcomed a burglar into Allstate and assisted him in moving another agents' business to Allstate. If you are an honest, ethical Insurance Agent, I know how you feel . . . that Allstate did not do the right thing. And they have had two decades to do the right thing and still know they can get away with it and that's all that matters. But I also know that there is a 99.9 chance that you will not tell Allstate how you feel about this. Because you don't want to jeopardize your relationship with Allstate. And therein lies the problem with Business Ethics and Morality today. These facts and this story will come out in early 2019.

9. Did you ever start a new consumer / customer acquisition business? Wouldn't it have been great if someone had "GIVEN" you your first three years of work? Well, second best would be if you could just steal it with the assistance of a multi-billion dollar company ... right? The agent who burglarized Phil's office began to move business to Allstate Insurance Company. Perhaps he had convinced Allstate that he "OWNED" the business that he was stealing. Allstate should have known that (1) the thief had a SOLICITORS license with Phil. That license does not allow for OWNERSHIP in an Agency or of business produced. (2) all the business that the thief "TOUCHED" while working as a "SOLICITOR" in Phil's Agency was known by

Prudential to be Phil's business and Prudential assigned the business under Phil's Agency Code Number in their systems. (3) A "SOLICITOR" has no legal connection with an Insurance Company. He has no E&O insurance. He works for the Agency and is covered by the Agency E&O. Allstate should have known this if not then they failed in doing their Due-Diligence. The thief did not have an LRA (Agents) license until he left Phil's business and went to work directly with Prudential, after the burglary, when Phil asked Prudential to hire the thief to help his family, which he failed at after a few months, which is why he left Prudential and started stealing Phil's customers. Prudential DID NOT transfer any of the policies in Phil's account to the THIEF during the brief few months the THIEF worked for Prudential and the THIEF was not paid on any of the policies he "TOUCHED," while working for Phil, by Prudential. That is why he had to leave Prudential in order to gain financially by the burglary and theft. It also turns out that the thief had a friend, from church, who was a Sales Manager with Allstate who assisted the thief in this crime.

9.1 The below Linked-In Ad states that McKee was an independent agent in 1989. Actually he was a SOLICITOR for an Independent Agent - Phil Morris EFFECTIVE 2/1989. A solicitor is not an agent because he would have no appointment to represent an insurance company as an agent, and would have no E&O insurance, and would not have taken the required education courses / hours nor would he have successfully passed the required tests. A check with the TDI has shown that McKee also did not disclose that he was terminated by his former employer for unethical conduct - burglary - theft. Nor that he was the subject of a police investigation and a police report at the Richardson, Texas PD. [LINK](#)

10. As additional evidence of the concept of "OWNERSHIP" of business by the AGENT rather than the INSURANCE COMPANY, much of the business Phil MOVED to Prudential were existing customers that he OWNED. In fact, the way an AGENCY "Transfers" a "Book" of business from one company to another is by providing the new company with a DECLARATIONS PAGE of their current policy through Phil, supplemented with any additional information required to have a policy issued. The new company then issues a policy that is sent to Phil's Agency, and Phil presents the new policy to his customer. There isn't even a application signed by the insured. There is no CONTRACT between the COMPANY and the customer. In fact when an Independent Agent who owns his business ceases to represent an Insurance Company, there is a legal procedure outlined in the Insurance Code about how the Company must cancel the policy if the agent request them to. In fact, in 1983, Phil sold many of his clients to another Agency that he had built up since 1973. An Insurance Agency is an ASSET. It has a value. It can be sold. It has an element of "GOODWILL." Hartford violated this law and the contracts between Phil and Hartford ... as did Prudential. They chose to join the parade in destroying Phil's business, life, and assets, as punishment for betraying the corrupt insurance companies. Incidentally, Allstate also uses non-compete contracts that their agents operate under, and if an agent of Allstate left and stole the company's business records, you can bet they would take legal action. Yet, they knowingly accept business that they know was stolen from another insurance company and agent.

11. Prudential broke their agreement with Phil ... they did nothing. The Richardson, TX Police Department did a police report of the break-in. Prudential was able to get the PD to "seal the file" as "professional courtesy" to keep Prudential out of the news. Allstate was aware of the break-in of Phil's office by their now agent ... but instead of stopping him, they assisted him. Phil attempted to get Allstate to do the honest and ethical thing, they refused, Phil sued, but was [forced to withdraw](#) the suit because he could not afford the expenses. Also, one has to deal with the fact that if you lose, you may be required to pay the culprit's court costs. That's what big corporations count on ... their ability to financially destroy you before justice can be done. Phil often said that action "really knocked my legs out from under me."

11.1. NOTE: One of the very basic reasons why our Legislature has developed regulations like the TDI Code is because it is recognized that POWERFUL / WEALTHY businesses cannot be left alone to "SELF-POLICE" themselves. One of the basic reasons, for example, why we have provisions in the Texas Insurance Code that deal directly with the relationship between Insurance Companies and Insurance Agencies is the vast POWER a company would have on an agency. That POWER allows a company like Allstate to ignore Law, Ethics, and Morality and focus only on what benefits Allstate the most in the absence of a TDI willing to enforce the TDI Code. Same applied to Prudential and the TDI choosing to ignore ART 21.11 of the Insurance Code and leaving agents to fend for themselves against a financial giant.

[See how Allstate is doing in the ethical / legal arena today.](#)

12. Unfortunately about ten years later, that agent, was riding a motorcycle, lost control, and hit a tree. Today he is in a wheelchair and will never walk again ... but he is a wealthy insurance agent. His first couple years in the business were phenomenal as he moved customers to Allstate from the confidential customer information he stole. Phil had called Allstate to check to see if his customers became their customers as the policies cancelled with Phil. HUNDREDS WERE TRACKED! Wonder if Allstate went in and destroyed his business, criticized him for not being able to work due to his injury, and had other agents steal his business while he was unable to work. Or did Allstate do all that was needed to preserve the business while the agent recovered?

13. The Prudential Agent Thief had also made a data base of Phil's customers and sent them all a letter advising them that he was now their agent. He also started a letter writing campaign ... asking some of the members of Phil's church of 20 years to write Prudential and tell PRU that " ... if you don't fire Phil, we and our friends will never do business with Prudential again...". His in-laws even wrote letters to Prudential. Some sent complaints to the Texas Department of Insurance. Phil decided to leave the church in 1994. The pastor soon resigned. In a church of 600+, the Morris family was the #3 largest giver to the church financially.

14. In 1995, the fact that Phil was the agent with Prudential who provided information and documentation about Prudential's violations of law [was made public](#). You will see that Allstate Insurance was also operating illegally. Three insurance companies started a campaign to punish Phil for his "unfaithfulness" to the insurance industry. From 1973 through 1994, there had been ONE complaint filed against Phil's insurance business. The complaint was about the PRICE of a policy, which was set by the insurance company, not Phil. In 1995-6 all the companies Phil had done business with terminated his agency contracts citing " we don't want to do business with HIGH PROFILE agents." In 1995-7, 30+ complaints were filed against Phil with the Department of Insurance. All were either SOLICITED by the insurance companies or by powerful State Officials including a State Representative which was confirmed in a Deposition.

14.1 One "witness" admitted under oath that she (Neubauer) had been called by a Texas State Representative and "asked" to call the TDI and file a complaint against Phil. Her husband also took it upon himself to call Progressive Insurance and file a complaint against Phil, and he didn't even have any insurance through Progressive. This was found in a letter Progressive's Judy-Jacobs-Burns wrote to Rick Perkins at the TDI on April 29, 1997. Neubauer and her husband accused Phil of "Stealing" money from her mortgage company escrow account when he billed them for the insurance on their rental property for which they had made application. Phil had handled the Neubauer's other insurance for several years. The Neubauer's had failed to mention that they had a claim on their rental property's prior insurance. That is Insurance Fraud & Misrepresentation. The initial company Phil placed their coverage with rejected their application due to the undisclosed claim. Mrs. Neubauer testified that she had not been told this and that she knew nothing about Phil being in the process of finding her alternative insurance. It was proven that she was not being truthful when the very hand written notes she was using at the SOAH Hearing listed the very insurance company Phil had sought coverage with for their property. Copies of her testimony are available. They would have owed the insurance companies earned premium for the period of time in which they were provided coverage under the binder of insurance.

THE TEXAS DEPARTMENT OF INSURANCE

15. When Phil contacted the Department of Insurance requesting enforcement of Insurance Code Art. 21.11 as it related to the relationship between Agents and Companies, the TDI refused. It was found that the TDI had actually entered into an agreement with Prudential, when they agreed to pay the \$2 million fine, that the TDI agreed NOT TO become involved in any disputes between Prudential and their agents. Phil then contacted the [Texas Attorney General's Office](#) regarding the actions of Prudential and COLLUSION between the TDI and Prudential. Of course it is the job of the AG to defend the TDI so nothing was accomplished.

THE STATE OF TEXAS

Let's define some terms:

- (1) TDI - is the Texas Department of Insurance which "Regulates" the Insurance Industry in Texas by "Enforcing" Rules, Statutes and Regulations put into effect by the Texas Legislature
- (2) Commissioner of Insurance - is a Person appointed by the Governor to oversee the TDI
- (3) SOAH - is the State Office of Administrative Hearings. Hearing are conducted by SOAH to determine if a Violation has occurred in a regulated industry in Texas and if so, what should be done. SOAH is NOT a Criminal Court
- (4) ALJ - is an Administrative Law Judge who presides over an Administrative Hearing. Typically produces a PFD to be presented to the Commissioner for action
- (5) PFD - is a Proposal for Decision based on the evidence found in a Hearing
- (6) The AG - is the Texas Attorney General and the Office of the AG. The AG is the "Head Legal Authority" in Texas and often helps to bring Criminal Individuals and Companies to Justice. INTERESTINGLY HOWEVER ... it is also the job of the AG to DEFEND the State of Texas against allegations of wrongdoing. Even if they are guilty and the AG knows it.

16. In 1997 an Administrative Hearing was held regarding the complaints which had been filed. The TDI was now attempting to have Phil's licenses revoked. By this time, Phil had been ruined financially and could not afford to be represented by an attorney. At the hearing were three TDI Attorneys, twelve witnesses for the State, all their "evidence." Upon arriving for the hearing, Phil was presented with the "Rules of the Court" which they were required to advise of well in advance of the hearing. On Phil's side were just Phil.

17. Some of the "allegations" were quite absurd. Several allegations were that Phil had issued "fraudulent temporary auto insurance ID cards" because there was no existing insurance policy in effect at the time. In practice, when a new customer applies for auto insurance, a temporary ID card is always issued for use until the new policy with ID cards is issued by the insurance company. There is NEVER any actual policy issued yet. The companies have 60 days to issue a policy.

Are you ready? You are going to love this part.

18. The TDI has a complaint phone line for consumers to call in. One of the State's witnesses was Ms. Judy Carruth. She testified that when a consumer calls in a "complaint" and the TECHNICIAN on the call is told that the agent did something that could be illegal with the customers money, the TDI enters it as a "CONVERSION," "DID NOT OBTAIN INSURANCE," "ILLEGALLY WITHHELD CUSTOMERS MONEY" etc. No input from the agent ... no trial ... no verdict. Just pretty much "the agent committed a crime and we the TDI have decided this on our own." QUESTION: If the consumer calls and wants to withdraw the complain because it was resolved or in error, does the TDI remove it? ANSWER: NO. QUESTION: If a consumer or insurance company calls in to check on an agent, do you tell them that the TDI found that the agent CONVERTED, ILLEGALLY WITHHELD, etc.? YES. So under this system, a "Technician" inputs that a situation involved a "Conversion of Money" (a crime) with no evidence or due process. Once that term is placed in the record, it cannot be removed, even if the complainant later says it was an error. The record remains and the decision will continue to be made public.

19. So, Phil called the TDI numerous times, recorded the conversations, and was told that Phil Morris was found by the TDI to have "CONVERTED" consumers money. Remember, PROGRESSIVE INSURANCE terminated Phil's contract solely based on their calling the TDI and being told that Phil was guilty of crimes. You can't make this stuff up. Thank God for tape recorders ... even in the 1990's.

20. Another allegation, introduced by Jennifer Pointer at the Appeal of the fake Commissioners Order, was when an employee of [Farmers Insurance](#) introduced the theory that false entries were made when Phil noted that a premium payment was posted as having been received at "[12:01 am](#)" which was not likely to have been done at 12:01 am. There were dozens of such entries over a period of two years. In practice, when a customer chooses to reinstate a canceled policy or apply for a new policy by mail, the payments are "deemed as being received at 12:01 am on the date AFTER postmark" and the envelope the payment was mailed in is retained in the customers file as evidence of the mailing date ... even if it takes longer for the payment to reach the insurance office. This is for the benefit of customers who need coverage as soon as possible. Logic dictates that if the date entered into Farmers system was to be the time it was being entered, why would the system allow the person inputting the time to ENTER a date and time? At the appeal, neither side is supposed to be able to introduce any new evidence.

21. How did this happen? Phil was not allowed to introduce anything new. The appeal is supposed to be only about the issue of "did the initial SOAH Hearing make any mistakes", not just another opportunity to pile on. Yet another example of how the TDI can manipulate consumers and insurance companies to assist the TDI in getting their desired outcome even if they have to lie and mislead to do it. If you're a company, you sure don't want to piss off the TDI. By the way, in 1988 Farmers Insurance ALSO began to withhold income from Phil that was needed to operate his business.

22. (NOTE: Wonder if the Texas Judge at the Appeal of the Administrative Hearing being held in October of 1999 was aware that, in August of 1999, the TDI had sought and obtained a Criminal Indictment against Phil over the very same issues he was testifying about in her court and that Phil was unaware of the Indictment ... Intentionally kept unaware by the State of Texas until October, 2000 and that there were attorneys for the TDI in the audience observing Phil testify ... and that the State Judge was participating in an unconstitutional act of Double Jeopardy?)

FARMERS INSURANCE

23. Interesting thing about Farmers Insurance. After all the companies terminated Phil's contracts due to his "Unfaithfulness" to the criminal acting companies, and after Phil had received from the Texas Department of Insurance their "Notice of Hearing" listing all their allegations against Phil, Phil applied to become an Agent for Farmers. Phil provided the documents from the TDI in order to be upfront with Farmers about the issues. Farmers Insurance managers and attorneys replied that "If the TDI can take your license over these issues, then they could walk into any Insurance Agency and on any day and take their license too." Farmers approved Phil's application and he began to re-build his life in the insurance business. Makes one wonder if "Farmers the Company" even knew that one of their employees had been recruited by the State to remove confidential computer printouts from Farmer's home office and use them, misrepresent to the Judge what the records even meant, and assist them in the ruling against Phil?

[FARMERS INSURANCE FINES, ETC.](#)

24. Reminds one of the time that the Dallas County Prosecutor told Phil's Attorney "... I've never seen a State Department or Agency that actually hates a Defendant as much as the TDI hates Phil." (NOTE: Just a reminder that the reason for the 'HATE' and attack by the TDI is that Phil brought to light that (1) the State failed to properly regulate the Insurance Companies to the tune of BILLIONS of DOLLARS of restitution needing to be made, (2) that the TDI actually colluded with the companies when they agreed that if Prudential paid the state \$2,000,000 then the TDI would not assist the Agents as Prudential stole their businesses, and (3) that Phil requested help from the Attorney General when the TDI attorneys, including [Reyer](#), refused to enforce TDI regulations relative to Company Agent issues.

25. (NOTE: Catherine Reyer is no longer an attorney with the TDI. She left, tried being a lawyer on her own for a while, failed, and then went back to work in a government job. Wendy Hunn is no longer an Administrative Law Judge but last we heard she was working in another government job. ANOTHER QUESTION: Even if at some point the State Government realized how wrong all this attack on Phil was and how wrong the outcome was ... do you think they would ever contact Phil and just MAKE IT RIGHT?)

26. It was almost like the TDI attorneys and the ALJ had no idea how the insurance industry even operated, and they certainly didn't understand the legal ramifications of the "[Law of Agency](#)" as it applies to agents and the companies they are appointed to represent. By the way, when you refer to "my insurance agent," you are actually talking about the AGENT OF THE INSURANCE COMPANY that you deal with. The "AGENT" is not legally your agent. Unless you took the very unusual action to draw up a contract between you and another making him your agent. Ask any lawyer.

ACORD - INDUSTRY PROVIDER OF INSURANCE FORMS LIKE BINDERS & CERTIFICATES

26.1 Another issue the Administrative Law Judge had was regarding the time it takes to get insurance policies issued. Of course, the TDI Attorney's implied that 30-45 days was too long and the ALJ found that some policies were not issued by Phil in a "Timely Manner." Again the TDI attorney's misled the Judge. There is actually a 60 day Underwriting Period for new policies in Texas. Here are the Underwriting Periods by state. [UWP](#) [MORE](#)

27. "The Law of Agency" is very important to understand. Corporations, like huge insurance companies, do business. The way business is conducted is to "Employ" people or to appoint "Agents" to represent the company. Whenever you meet with an employee or agent of the company, what ever is done, your dealing with their agent or employee is being done with the company. For example, if you purchased an insurance policy from an insurance agent, you paid him cash, and he was robbed or was in a car accident and the money was burned up, you do not lose once the money was given to the agent, it was given to the company in the eyes of the law.

28. Similarly, if you give an agent a check for insurance with an insurance company, and the agent is an agent for the insurance company, that check is deemed as having been received by the insurance company at the time you paid the agent. In Texas, the Texas Department of Insurance has a process by which insurance companies notify the TDI that a licensed insurance agent has been appoint as an "AGENT" for their company. Then under the terms of the contract between the agent and the insurance company, an "Accounting" is done between the agent & the company. Any disagreement about funds is between the agent & the company. It is not unusual for the agent or the company to "offset" what is due to the other party by what the other party owes them. Often a form is used by the company & agency called an "Account Current" showing credits and debits. The manner by which agents and companies function is outlined in the contract between them and will vary by company. Also, some agents are "Independent Agents" and some are "Captive Agents" and this will effect how their relationship operates. It also effects who actually "Owns" the accounts. This process was ignored by the TDI relative to the situation surrounding the Hatcher's policy. The Hatcher's were never in any danger of being without insurance even if what the TDI and Progressive implied was correct ... but of course it was proven to have been false. There was a policy in effect for years through Phil's agency.

29. Also, insurance agents are sometimes given varying degrees of "Binding Authority." A "[Binder](#)" can be issued to provide temporary coverage and is a legitimate form of insurance just like an insurance policy is. There is also another evidence of insurance called a "[Certificate of Insurance](#)" which carries the same weight as a policy. Things like this seem to have been ignored by the TDI, the SOAH Judge, the AG Attorney, and others in their attempt to wrongfully convict Phil. NICE TRY!

30. Also, the TDI attorneys chose to ignore normal Accounting basics. There are RECEIVABLES and PAYABLES in an Insurance Agency and an Insurance Company. When an Independent Insurance Agency accepts a customer for an insurance policy, (1) the AGENCY is the owner of the customer not the company, (2) the Agency sets up a RECEIVABLE due from the customer, (3) the company sets up a RECEIVABLE that would become due from the AGENCY under the terms of the CONTRACT between the COMPANY and the AGENCY, (4) the AGENCY sets up a payable due to the Company, (5) if the AGENCY fails to pay the Company the company can OFFSET any other amounts due the Agency to pay the debt, (6) like any other individual or business in America, if the Agency were to file bankruptcy (Phil did not file bankruptcy. That's just an example. Some insurance agencies

have had to file bankruptcy) while owing the Company money ... **THE MONEY STILL OWED DOES NOT BECOME A THEFT OR "CONVERSION"** like the TDI likes to tell consumers. The only true "Conversion or Theft" would be if an Agent collected money from a customer and it is proven that he never even intended to have a policy issued. Agents are also required to carry Errors & Omissions in the event of a mistake or error. A mistake or error is not a criminal act. E&O insurance is required in anticipation that Errors & Omissions naturally occur.

31. Not to get too complicated ... but the TDI attorneys either did not know, or tried to hide the fact that they did know, about how Insurance Agents access coverage through a "Non-Admitted Carrier" through a Licensed MGA (Managing General Agency). An issue in this case came up about how Phil could obtain coverage through an Insurance Company that he wasn't appointed through the TDI to represent. He can. Insurance agents understand this. But enough on that subject. Did the attorney's at the TDI & AG try to mislead the Judges in this case? Looks like it.

32. NOTE: Don't you think that "THE ACTUAL LAW," which the Texas State Authorities are operating under and enforcing, is "Exculpatory Evidence" that the State should be aware of and should present in a Hearing or a Trial? Were they counting on the ignorance of the Judges and pushing for a conviction in a case that they were well aware of was bogus all along? The answer is YES on the part of the TDI and on the part of the Insurance Companies. Remember, the whole thing was a vendetta.

33. For example, under the contract between Phil & Progressive, Phil was prohibited from making any refunds to any customers of Progressives that Phil collected money from ... the money was held as a fiduciary, as an AGENT of the company. Agents are in fact an AGENT of the COMPANY, not for the customer. Also, in 1996, a contract agreement & settlement between Phil & Progressive stated that the finances between the parties was ended ... neither owed the other anything further even if something came up later. . . a "Global Release by Both Parties" that would have ended any issue regarding the Hatcher situation which took place in 1995. Progressive failed to mention this fact in their Affidavit provided to the Texas Department of Insurance used at the SOAH Hearing and to get the Criminal Indictment. But, Progressive actually admitted to the [Global Release](#) in this letter. Yet they failed to disclose this important fact to the court in their sworn affidavit. Why? Because it did not support their agenda while colluding with the TDI. This letter also proves that Phil owned the policies & customers he placed with Progressive. The letter speaks to the "Purchase Agreement."

34. After the Administrative Hearing, and before a "[Decision](#)" "[B](#)" was made by the ALJ or the Commissioner, in yet another attempt to harm and harass Phil by preventing him from operating his business and be paid for his work, the TDI REFUSED TO ISSUE PHIL's RENEWAL LICENSE, which they knew would put Phil out of business. In this letter the TDI says that their refusal to issue the renewal license would have no effect ... while knowing that no insurance company was going to do business with Phil without a current license being on file ... or they would be in violation of the Texas Insurance Code. [Here is the EVIDENCE.](#)

35. (NOTE: The Administrative Law Judge considers having a broken neck and a serious concussion to be a "Serious Mental Health Problem." She also thought that when the cause of errors being made by an insurance agent is that he was injured and unable to work due to his disability AT THE TIME OF THE UNINTENTIONAL ERRORS, HE CANNOT BE PLACED ON disability probation unless he is still disabled 4 years later at the Administrative Hearing so he must therefore have his license SUSPENDED FOR ONE YEAR destroying his business and career. She seemed to lack the ability to understand "MITIGATING EVIDENCE.")

36. Prior to the start of the hearing, off the "Record", the ALJ (Wendy Hunn supposed to be impartial) stated "I have been informed that the Commissioner of Insurance has taken a special interest in the outcome of this case and so I have ordered a court reporter to be present and I am going to record this hearing on my personal tape recorder." Does this not prove that the ALJ was influenced by the State outside of the court room? No pressure, right? Did she decide that she must give the TDI something like a win regardless of how inappropriate?

37. ALL OF THE ALLEGATIONS were in fact accusations of CRIMINAL ACTS. An "Administrative Hearing" is supposed to be for the purpose of determining whether or not a Respondent was guilty of violating the Texas Insurance Code. While having been found guilty of a CRIME in an underlying Criminal Trial for a Crime for which one was INDICTED, provided with an ATTORNEY when one cannot afford an attorney, and using CRIMINAL criteria for PROVING GUILT, such findings would be evidence of violating the CODE and would be grounds for revocation of licenses. In this case, illegally using an Administrative Hearing with no prior underlying finding of criminal guilt was actually a Constitutional violation and an abuse of the Administrative Process. Phil brought this to the attention of the ALJ who disagreed.

38. At one point the ALJ called for a special hearing for the limited purpose of determining if part of the reason that for a brief time Phil was unable to work due to a disability from a broken neck and a concussion. This was the period of time in which most of the complaints were made. Instead of the insurance companies stepping up and handling the customer issues knowing that Phil was unable to work, the companies instead took advantage of the situation and asked the customers to contact the TDI & file complaints.

HARTFORD INSURANCE

39. Customers contacted Phil about one company, Hartford, telling them that Phil was guilty of “unethical conduct.” Some customers permitted Phil to record conversations between Hartford and the customer. Phil presented Hartford with the recordings. Hartford quickly entered into a financial settlement with Phil for their wrongdoing. No apology ... they just got caught, again. Hartford has a history of operating illegally and unethically.

[SEE HOW HARTFORD IS DOING IN THE ETHICAL ARENA TODAY](#)

WHAT'S THE DEFINITION OF "IS"

40. Incidentally, the ALJ found that indeed Phil was disabled and unable to work for a while at the time in question, the ALJ issued a "Proposal For Decision" (PFD) that would place Phil on “Disability Probation” for one year which would NOT have destroyed his business. However, the TDI first objected saying that the ALJ did not have the authority to do so. The ALJ disagreed. Next, the TDI said that since the CODE states that “when an agent IS..” disabled. The determining factor then became “what the definition of is – is.” The ALJ then agreed that IS is present tense, and since Phil IS not NOW disabled, although the disability was found to be the reason for the errors and delays, Phil was not eligible for “Disability Probation.” Ultimately, the ALJ proposed Suspending Phil’s license for one year ... her second option. Even though, all the customers had to do was to call the insurance company their policy was with and the insurance company could have done anything Phil could.

41. Phil had dealt with one Staff Attorney (Reyer) from the TDI regarding the issues and was going to use her as a witness since she had all of Phil's documents and knew all the facts. Interestingly, the TDI decided to use her as the "PROSECUTING ATTORNEY" even though she had been the "INVESTIGATOR" on the case. Phil asked that she be available as a witness. The State refused and said that since she was prosecuting, she could not also be used as Phil's witness in the case. Amazingly, the Texas Department of Insurance at one point attempted to prevent Phil from testifying because he had been present when the witnesses were questioned. Are we supposed to believe that the TDI attorney was unaware of the law? She also withheld a boat-load of Exculpatory Evidence. Was she just trying to again get away with known unlawful actions? SERIOUSLY!! ([SEE IT](#))

42. During the "TRIAL" which lasted for two days, Phil was not allowed to enter any evidence since under the "Rules" the State would have had to be provided copies prior to the hearing. The only evidence usable was the evidence the State used the only witnesses allowed were the State's witnesses. Ultimately, Phil used the State's evidence and the State's witnesses to DISPROVE the allegations and the State was NOT SUCCESSFUL in revoking Phil's licenses. Phil had a very blessed two days.

43. Also interesting is the fact that the Commissioner of Insurance supposedly issued a Commissioners Order based on a Proposal for Decision prepared by the ALJ. However, it turned out that the “Order” was not prepared, seen, or signed by the Commissioner (Elton Bomer). It was actually prepared by the same group of Staff Attorneys that prosecuted the case against Phil. The “Order” was not signed by the Commissioner ... it was rubber stamped by the Staff Attorneys. The Commissioner had left his job to work for the Bush Administration and later became Texas Secretary of State. The order was fraudulent and not a product of nor signed by the Commissioner of Insurance. The TDI knew it ... and the AG knows it ... but nothing was done about this. (supported by a recorded telephone conversation with the former Secretary of State after he left office). However, the ALJ & Commissioners Order found that Phil had not done anything INTENTIONALLY WRONG or ILLEGAL. No INTENT!!

PROGRESSIVE INSURANCE

44. One item of evidence, the most serious, presented at the hearing was a Sworn Affidavit ([DOC 1](#)) ([DOC 2](#)) ([DOC 3](#)) ([LETTER](#)) from Progressive Insurance Company. Their "Sworn Affidavit" indicated that none of the other evidence of the Hatcher policy existed even though all the documents were generated by Progressive. Note also the Policy Number shown on the policy ending in (-1). This indicates that there was even a policy issued six months earlier which would have had a policy number ending in (-0). The Declarations Page even states right on it that it is a "RENEWAL." That policy term would have had to have been paid in order for the policy renewal to be issued effective 7/1995. But somehow a Multi-Billion dollar company with thousands of employees and with everything on computers could find ZERO evidence of the existence of a policy for the Hatchers back to 01/1995? Right! Evidence, which was generated by Progressive and had always existed, kept hidden by Progressive until after the initial SOAH hearing, shows that Phil paid the policy for the period 1/1995 - 7/1995 and paid the renewal payment of 7/1995 before the customer even paid Phil ANYTHING. In fact, while the customer was convinced by the TDI attorneys, and Progressives Sworn Affidavit that they had NO INSURANCE, the customer confirmed that they were paid in excess of \$35,000 due to a claim ... from an insurance company ... through Phil's agency. No wonder the customers refused to accept the "Restitution" ... three times. What do you think Progressive's motivation was? Staying on the "good side" of the TDI perhaps? That is COLLUSION.

44.1. Note also in the letter from Progressive to Phil a reference to the "PURCHASE" of business by Progressive from Phil. Evidence of ownership. Interestingly, at one point in the Administrative Hearing the Judge admonished Phil for not doing more to help Progressive find the documents Phil had that would prove that the sworn affidavit was false. She was saying that Phil should take the documents produced by Progressive send them to Progressive and say "look, here are YOUR documents, that YOU sent me, that prove that YOUR affidavit is false." SERIOUSLY?? This came just minutes after Phil attempted to introduce those very same documents into evidence. That attempt was objected to by the TDI Attorneys who said the documents could have been produced by Phil on his computer and MAY be false. So the Judge did not allow the evidence in. SERIOUSLY?

THERE'S A SONG FOR THAT

45. Notice in the letter from Progressive that their attitude was that they didn't care if they filed a false affidavit, Phil could just fight it in court. They didn't seem to care much about what the cost of that fight might be, or if it would even be possible. Note also that Progressive said that they were told that other customers and companies also filed complaints and that their false affidavit meant very little in the long run. Turned out, it was about 99% of the entire case, but they couldn't care less. The TDI also had a habit of telling people that there were many accusations against Phil to get new people to join in their attack. Piling on!! By the way, normally if a customer contacts an insurance company with a concern about an issue or an agent, the insurance company will typically contact their agent to see if there is a problem, and try to find out what, if anything, happened and then they all work to FIX the problem. But with Phil, the objective of the companies and the TDI was to destroy.

46. The ALJ initially disallowed all of Phil's evidence. Note that the Affidavit was prepared by an employee in Ohio ... illegally notarized in Texas. But they are a billion dollar insurance company so rules and laws don't matter. Phil proved that the document was FALSE and it was withdrawn by the Administrative Law Judge presiding over the hearing . . . months after the initial hearing. After the TDI failed in their attempt to punish Phil by REVOKING his license, the TDI took that same document from Progressive, known to be false, with none of Phil's supplemental evidence shown above, and used it to obtain a CRIMINAL INDICTMENT against Phil in Dallas County, Texas in 1999. Just in case you didn't know, when a State Agency goes to a Grand Jury seeking an indictment, the accused doesn't even know about it and does not appear or offer any evidence.

47. An attorney with the Texas Attorney Generals office had assured Phil once the Administrative Hearing was concluded that there would be "no criminal charges coming" (Jennifer Pointer). In fact, while still testifying at the Administrative Hearing Appeal, Phil was unknowingly under Criminal Indictment and was being observed by TDI employees to get information that may have been used in a criminal case. With a court appointed attorney, Phil prepared for trial, although the State delayed it many times. Of course, while under Criminal Indictment, job and career opportunities were very limited and further financial ruin was ongoing. At one point, Phil lived in a storage unit with the personal belongings he had left. Another allegation was that Phil did not attempt to send a customer a refund, which the State of Texas also knew was false. but again an attorney at the TDI falsely told an Administrative Law Judge that the attempt had not been made ... the sole reason for revocation in 2002. ([SEE](#)) ([2](#))

THE STATE OFFICE OF ADMINISTRATIVE HEARINGS (SOAH)

48. In 2002, WHILE THE CRIMINAL TRIAL WAS PROGRESSING, the TDI again initiated another Administrative action against Phil. This time it was for failing to pay \$12,200 restitution to Darian Hatcher. Mr. Hatcher was a player for the Dallas Stars Ice Hockey Team at the time and a multi-millionaire who failed to properly renew his auto insurance in mid-1995 so Phil sent in Phil's own funds to keep his policy in effect until Hatcher finally sent in their payment. "No good deed goes unpunished." The ALJ had refused to allow Phil to offer rebuttal evidence which showed that Phil had actually sent money to Progressive BEFORE the Hatchers paid Phil, and that the Hatchers had not paid premium that was due in 01/1995 which Phil had also paid for them. Phil was entitled to recoup that premium also. The Hatchers had been customers of Phil for several years.

49. At the Administrative hearing, Mrs. Hatcher was a witness and the Hatcher issues were the reason that Progressive filed the Sworn Affidavit, which was found to be FALSE and it was withdrawn much later. In fact, Mrs. Hatcher testified at the hearing and PERJURED herself by assuming that everything she had been told by the TDI staff was true and by saying that she never received any evidence of insurance from Phil. Under cross examination by Phil, she admitted that she had just lied and actually produced an auto insurance ID card from her purse ... at the hearing. The ALJ knew she had committed perjury. Despite all this, Phil attempted to pay the \$12,200 just to end the issue. THREE TIMES attempts were made to make the payment. The TDI knew this because Phil sent Catherine Reyer, Attorney at the TDI, the returned CERTIFIED LETTER that was returned by the USPS. Reyer just put the letter back in the mail and it was again returned. If she denies this, she can explain why her fingerprints are on the envelope and it has a second postmark from Austin, Texas ... same zip code as the TDI.

50. In 2002, the TDI was now attempting to have Phil's licenses REVOKED solely because he had "failed to make the payment as required by the Commissioners Order." The TDI called Phil, Phil told them that he had attempted, had the returned letter and proof. The TDI attorney then said "well did the Hatcher get the refund" and Phil responded that they had refused THREE TIMES to pickup the letter at the USPO and likely didn't want to get involved because Mrs. Hatcher knew she had lied and she knew that they were not really entitled to any refund.

51. Then the TDI took the position that they could have Phil's licenses REVOKED solely by the TDI attorney telling an Administrative Law Judge that Phil had failed to make the payment, without having a hearing of any kind to determine if the payment was made or attempted. The TDI knew that there was no way that Phil was going to participate in an Administrative Hearing on an issue which was the topic of a criminal trial which was ongoing. The TDI once again through coercion succeeded in attaining their goal of getting Phil's license. Simultaneous Double Jeopardy? ('nemo debet bis vexari pro una et eadem causa'). Do our laws recognize that it is necessary to protect citizens from out of control, politically motivated, financial and emotional misuse of power by government agencies and employees?

[THERE'S A SONG FOR THAT](#)

52. (Five policy considerations underpin the double jeopardy doctrine: (1) preventing the government from employing its superior resources to wear down and erroneously convict innocent persons; (2) protecting individuals from the financial, emotional, and social consequences of successive prosecutions; (3) preserving the finality and integrity of criminal proceedings, which would be compromised were the state allowed to arbitrarily ignore unsatisfactory outcomes; (4) restricting prosecutorial discretion over the charging process; and (5) eliminating judicial discretion to impose cumulative punishments that the legislature has not authorized.)

LIFETIME SENTENCE ... FOR NO CRIME

[THERE'S A SONG FOR THIS](#)

53. Trial was finally set ... for August, 2003. On the very day of the trial, Phil was in the Court Room ready for trial, this time with an attorney and expert witness, the STATE agreed to ["drop all charges."](#) (After a secret meeting in the Judges' Chambers that Phil was not invited to.)The Texas Department of Insurance has since indicated that the dismissal is illegitimate and does not "prove" anything because the reason for the dismissal was that the State failed to provide for a "Speedy Trial", which is a Constitutional guarantee. Phil did not have to prove that he was not guilty . . . does the State really not understand that concept? They knew they would not win the case so they dragged it out for FOUR YEARS. Are we supposed to believe that the State of Texas, the TDI, and the Prosecutor were unaware of the right to a speedy trial?

53.1. The "Life's Trial" that had begun in the 1990's was finally over. A few years later, [2011](#) Phil applied to reenter the insurance industry, took and [passed](#) all the tests required, passed all background investigations. The TDI sent a letter of requirements which they knew would be impossible to provide. The Texas Department of Insurance ["summarily rejected"](#) the application and refused to issue the licenses stating on the phone that . . .

"PHIL DID NOT PROVE THAT HE WAS NOT GUILTY (THE CASE WAS DISMISSED) OF THE CHARGE BROUGHT"

. . . which was unconstitutional, how about innocent until & unless proven guilty (like Kavanaugh?) and impossible to do since the State refused to allow the trial to proceed, knowing they would lose.

54. Phil Morris is very likely the only Texan in history to have his insurance licenses REVOKED, destroying a multi-million dollar business built up over a 25 year career, after an Administrative Hearing that lasted for 18 months (a violation of the CODE) in which the ALJ found that Phil had not done anything INTENTIONALLY WRONG, who went through a FOUR YEAR ORDEAL having been indicted for a crime based on a SWORN AFFIDAVIT which had been proven to be false and was WITHDRAWN, SOLELY for failing to make a payment to a consumer who REFUSED TO ACCEPT IT because the consumer knew they were not OWED the refund and knew that the consumer had LIED UNDER OATH at the hearing because she had assumed that the attorneys for the TDI had told her the truth and that a SWORN AFFIDAVIT she was presented with was actually true....which wasn'tbecause he "pissed off" some attorneys at the TDI because they refused to properly regulate an insurance company relative to the TDI CODE regarding treatment of Licensed Independent Insurance Agents (Article 21.11) . . . and had failed to properly REGULATE the same company until the company owed BILLIONS in restitution.

55. Essentially, to punish Phil for bringing to light the unethical activities of the insurance companies, the insurance companies began to illegally withhold the income Phil needed to successfully operate his business. The size of insurance agency, over 2500 policies in force, Phil had would require at least FOUR EMPLOYEES. Once Phil was unable to do the work of four or employ the help needed, along with a broken neck and concussion in October, 1994, Phil was then attacked for his failure to get everything covered in a timely manner. The Administrative Hearing concerned less than 10 customers of the agency and each incident could have been handled and resolved very quickly, had that been the objective of the TDI Attorneys & the Insurance Companies. When Phil asked the TDI to properly regulate the insurance companies by forcing them to abide by the Insurance Code as it relates to dealing with an Insurance Agency, the TDI refused and then attacked Phil for complaining that the TDI was not enforcing the law. Art. 21.11 in the code is SPECIFICALLY designed to prevent this very injustice and these very service issues in an insurance agency. Prudential & Hartford both stole business and income from Phil in violation of Texas Insurance Code and the Contracts that existed between the companies and Phil.

56. Hartford actually sent a list of all of Phil's customers to another insurance agency, confirmed by Barbara, at The McCall Agency, which was owned by a Texas State Congressman, [Brian McCall](#), in Plano, TX. We are making no allegation of wrongdoing on the part of Brian McCall. You would think that Hartford Insurance would also have considered McCall to be a "high-profile agent." [Progressive](#) cancelled Phil's contract based on the false allegations on file at the TDI and then filed a false Sworn Affidavit with the TDI. The TDI then violated Phil's civil rights relative to the Insurance Code, The State office of Administrative Hearings, Double Jeopardy, Right to a Speedy Trial, and more. Phil's investors and employees lost money and jobs also.

57. The RESULT of this Corruption, Violation of Constitutional Rights, Collusion between the Regulators & the Regulated, was the loss of a Multi-Million Dollar business built up from hard work for 25 years +, loss of the family home, loss of retirement plans for Phil and educational plans for his children, ruination of a reputation, personal & false information posted on the internet, and more. Texas has a history of using the "Criminal Justice System" to settle Political & Personal differences. Just look at the current Attorney General of Texas and our prior Governor for example. Prudential, Hartford, Progressive, Allstate, and The Texas Department of Insurance had succeeded in financially destroying a career because Phil sought lawfulness, integrity, and honesty in the insurance industry.

THERE'S A SONG FOR THAT

It is time to end this injustice. Will the Attorney General take action? Very unlikely.

(From the book "Ameritianity" by Phil Morris, Chapter 4, "Texas Injustice")

This Document was UPDATED 11/11/18

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[70% VA Combat Veteran Disability](#) [B](#) [ABOUT](#) [C](#)

"Ameritianity" the Book is almost finished. Over 252,000 have Pre-Ordered the book. If you would like to order, please

[drop us an e-mail here](#). (morrisphild@gmail.com)

58. This is the Prudential / Allstate Agent. Think about this for a moment. This is the guy who attended Phil's church .. came to Phil for a job when he was losing his job ... was not succeeding in bringing new sales to the business other than what Phil's marketing efforts brought in ... was subsidized by Phil when he was not earning enough ... then Phil paid for his COBRA when his baby daughter was having serious medical issues ... in 1992 Phil notified him that he needed to look for a new job when Prudential ceased paying some commissions their contract required them to pay which is when he filed the ethics violation complaint against Phil without even asking Phil about his concerns.

59. This is the guy who in 1992 accused Phil of stealing from Prudential, which Prudential investigated, disproved, and found that the issues raised were actually errors and omissions made at the Prudential offices in Arizona. Phil remained with PRU until all P&C agents were terminated on 4/1/1994. This guy, and an assistant working for Phil who this guy had recommended Phil hire, intercepted notices from Prudential about non-payment of premiums and late notices so that Phil would be unaware of any issues of accounting between Phil & Prudential.

So, "thinking" he had convinced Prudential that Phil was a criminal, this guy decided he was justified in burglarizing Phil's office, stealing hundreds of his business records, and using those records to establish his own insurance agency because he lacked the courage to start his own business. He later came back, issued an "apology" and then proceeded to continue to use the stolen documents to pirate away Phil's customers to Allstate, who helped him, while if one of their agents began to pirate their customers would take legal action against him.

After the burglary, Prudential managers asked Phil what he wanted them to do with the burglar. Since he was married and had three children to support, Phil asked Prudential to hire him. They did. He fell flat on his face producing very little for Prudential. He left and went to work for Allstate where he could place the stolen property / customers.

A check of their production with Allstate will show the massive amount of "production" their new agent had in his first few years with the company. [Allstate - NO RESPONSE!](#)

According to Allstate, their agent won these awards:

Circle of Champions-1 years (10/12/1990 LRA)

Allstate Leader's Forum-1 years

National Conference-2 years

Shucks wonder in what years he had such great production ... and why that didn't continue?

The Thief only had a Solicitors License from 02/03/1989 & therefore could not "OWN" an insurance business.

Why is posting this justified? Because the internet is FULL OF posts and documents showing Phil in a false, negative light PUBLICLY & everything herein is proven true and public record.

The above Linked-In Ad states that McKee was an independent agent in 1989. Actually he was a SOLICITOR for an Independent Agent - Phil Morris. A check with the TDI has shown that McKee also did not disclose that he was terminated by his former employer for unethical conduct - burglary - theft. [LINK](#)

60. The Allstate agent's own website credited this woman, his wife, as "being with us from the very beginning." She also participated in the pirating of Phil's business. She is also now a licensed insurance agent ... with Allstate.

Once our new book, "Ameritianity," sells, we will provide a link to more information which will include the following:

VIDEO: The PRU/Allstate agent returning the stolen files;

(He has seen a copy...sent to him for Christmas one year)

VIDEO: Hartford's sales manager Hennis Butler, terminating Phil's contract for being a "high profile agent;"

AUDIO: Conversation with Elton Bomer (did not sign order);

AUDIO: WENDY HUNN: "I have been informed that the ...;

LETTER: Current Commissioner refusing to meet & discuss;

VIDEO: Agents wife saying "he told me you were partners;"

AUDIO: Hartford's Representatives telling Phil's customers that they terminated Phil for "Ethical Violations" - for which Hartford later paid Phil a nominal amount ;

LETTER: The letter the Pru / Allstate agent, and his wife, sent to hundreds of Phil's customers after the burglary;

LETTER: A copy of the letter the burglar had several of his friends send to Prudential demanding that they fire Phil, EVEN AFTER HE HAD BEEN TOLD BY PRU THAT PHIL WAS NOT GUILTY OF ANY WRONGDOING;

LETTER: The letter from Prudential to Phil saying they would prevent the Agent from pirating away Phil's customers & paying Phil \$\$ for conducting their illegal "investigation:"

AUDIO: Phone conversations with Allstate confirming that insurance policies on Phil's customers had been successfully moved to Allstate ... HUNDREDS OF THEM;

AUDIO: Conversation between a Progressive Insurance customer and the burglar, lying about Phil's actions EVEN AFTER HE HAD BEEN TOLD BY PRU THAT PHIL WAS NOT GUILTY OF ANY WRONGDOING (3 WAY BY PERMISSION);

AUDIO: TDI telling Phil that they have determined that Phil was guilty of crimes ... thinking he was a consumer. No indictment, no trial, no verdict, just a determination by a ["technician."](#)

Any "settlements" with Phil in the past were "Coerced" and were made under "Duress" because the other party was withholding money or assets from Phil putting him in the position that he would agree to anything to get a little cash. We are talking about hundreds of thousands of dollars in income and MILLIONS in equity. EXTORTION?

Chapters of the coming book "Ameritianity"

Chapter 1: "YES – America IS a Christian Nation"

Chapter 2: "Godless Communism in America ... Under the guise of Progressivism & Humanism"

Chapter 3: "Obama ... Fundamentally Destroying America"

Chapter 4, "Texas Injustice" - Insurance - Security - Energy

Chapter 5: "Governor Rick Perry & A.G. Ken Paxton ... Criminalizing Political & Personal Opinions"

Chapter 6: "Taking American Business back from Globalism"

Chapter 7: "Business Fallacy #1 ... Our #1 Goal is to Maximize Profits at all costs"

Chapter 8: "Constitutionalism ... Enemy of the Democrat Party"

Chapter 9: "Gender, Race, Intelligence, Culture ... Democrat Methods to Divide & Conquer America"

Chapter 10: "The Democrat Party ... the Party of Deflection, Fear, and Confusion"

Chapter 11: "China ... American Greed Created an Enemy"

Chapter 12: "PRESIDENT TRUMP ... 'Violently' Dragging America Back to Civility"

Chapter 13: "America ... The Second Promised Land"

Chapter 14: "America ... Moral & Ethical Revival"

Chapter 15: "America ... The Myth of the Wall"

Chapter 16: "America ... The Tithing Nation"

Chapter 17: "America ... The Myth of White Privilege"

Chapter 18: "God or Bang"

Chapter 19: "Calling Evil, Evil"

Chapter 20: "Rebelling Against God ... Nothing New Here"

Pre-Order By [E-MAIL](#) Or Text To 214-394-8952 With Your Name & Complete Address

Does this company deserve this honor? We don't think so.

February 12, 2018

"Allstate Named One of the 2018 World's Most Ethical Companies"

[LINK](#)

Allstate hired an agent who had worked for Phil as a "Solicitor" from 02/03/1998. Their agent claimed that he "Owned" the business that he pirated to Allstate, but, a person licensed as a "Solicitor" cannot "Own" an Insurance Business. We told them they were doing business with a burglar in 1995 and in 2018 and they still don't care. It's all about the money.

"Ethisphere" is the honoring organization. Hartford Insurance received the same honor for 2018. It would be interesting to know how much companies pay for being honored. Contact "Ethisphere" [HERE](#).

Given Every Chance To Make Things Right

Every person or entity mentioned in this Chapter have been contacted numerous times over the years and given the opportunity to correct the record and make restitution for their criminal acts, ethical violations, for their abuse of power, for their violation of Civil Rights, for their violations of SOAH and TDI Rules and Procedures - but each has refused because they felt they had the Power and Position to get away with what they did.

The truth now comes out thanks to the Right to a Free Press, the right to Free Speech, the right to Redress of Grievances. The losses sustained by Phil and his family are no different than those suffered by someone who was falsely accused, tried, found guilty, and sent to prison . . . and years later the truth comes out and they are finally released from prison where they never belonged.

Thank you to the thousands who will help us through the purchase of our book. Thanks also to "The Innocence Project of Texas" and "The Innocence Network" for their encouragement.

Thank you and please continue to support "Ameritianty" in this Ministry as we reach literally Thousands every day.

WHY??? Why does it take Private Citizens, who may face retaliation by the Regulated & the Regulators, to bring to light Illegal Acts, Fraud, and Corruption. Isn't that what we pay thousands of government employees to do? How many Regulatory Agencies are filled with compromised workers who previously worked in the very industry they are now tasked with regulating? How many former Regulators run interference for those they are supposed to Regulate and then get high paying private sector jobs as a reward . . . in Insurance, Security, Energy?

Then when a Private Citizen steps up . . . he may be attacked by both sides.

[SEE MORE ABOUT CORRUPTION IN THE TEXAS ENERGY INDUSTRY](#)

[SEE MORE ABOUT CORRUPTION IN THE TEXAS SECURITY INDUSTRY](#)

Discernment, Altruism, Intelligence, Experience, Knowledge

"We should all use our God Given Talents, Experiences, and Gifts to benefit everyone." - Phil [±](#)

(Updated Weekly = Includes Twitter Images, Facebook, and Website) VISITORS SINCE 01012018: 1600815

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Established in 2008

Phil Morris, Editor / Writer

C/O: Harvest

316 Ridgewood Dr. 75067

(214) 394-8952

morrisphild@gmail.com

[Credentials:](#)

Licensed in Texas for Life Insurance, Property & Casualty Insurance for 25+ Yrs

Multi-Line Insurance Agency/Owner for 25+ Years

NASD Series 6 License

Security System Sales & Installation Licenses with 20 Years Experience

Security Company Owner / Qualified Manager Licenses

Security Consultant License

Retail Energy / Deregulated Energy Experience Since 2001

Owner of an Energy Brokerage Company Since 2004

Attended Texas Wesleyan College - Fort Worth, Texas

Qualified / Certified Member of AMERICAN MENSA / QUALIFIED AT AGE 19

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