

How to "BUILD" an Allstate insurance agency ... the quick and easy way.

The biggest mistake of Phil Morris' Life was when he hired a solicitor in 1998, who later became a Prudential agent and then an Allstate Agent

A Prudential agent 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. 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.

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.

ALLSTATE INSURANCE COMPANIES

The agent 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.

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 an 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 requests them to. In fact, in 1983, Phil sold many of his clients that he had built up since 1973 to another Agency. 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.

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. They were contacted again in 2018 no response. Phil often said that action "really knocked my legs out from under me."

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

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!

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 had 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.

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.

Part 2:

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 ... and Phil agreed to pay this guy 50% of what he would have received for two years after he left Phil's business if he did not interfere with Phil's customers.

This is the guy who 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. So, "thinking" 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.

According to Allstate, their agent won these awards:

Circle of Champions-1 years

(10/12/1990 LRA / P&C verified by the TDI Licensing Department on 11/18/18)

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 02/03/1988 & therefore could not "OWN" an insurance business.

(Verified by the TDI Licensing Department on 11/18/18)

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.

Above is excerpted from Chapter 4 of the 2019 book "Ameritianity."

<https://ameritianity.com/corruption-in-texas>