



STATE OF INDIANA
OFFICE OF ADMINISTRATIVE LAW PROCEEDINGS

FILED: Mar 19, 2025

Indiana Department of Insurance,
Petitioner,

Administrative Case No.: DOI-2502-000601

v.

Rashadd Phillips,
Respondent.

FINDINGS OF FACT, CONCLUSIONS OF LAW, AND FINAL DEFAULT ORDER

An evidentiary hearing was held on this matter on March 10, 2025, at 1:15 pm EST via video conference. Rashadd Phillips, Respondent, did not appear at the evidentiary hearing. Indiana Department of Insurance (IDOI), Petitioner, appeared by counsel Joseph Bossinger. The undersigned Administrative Law Judge ("ALJ") for the Office of Administrative Law Proceedings (OALP) began the hearing at 1:15 pm EST, at which time, Petitioner moved for Respondent to be defaulted. The ALJ has considered the motion and hereby GRANTS Petitioner's motion based on the following findings of fact and conclusions of law.

FINDINGS OF FACT

1. In the *Notice of Assignment of Administrative Law Judge and Order Setting Evidentiary Hearing* ("Order") issued on February 11, 2025, an evidentiary hearing by video conference was scheduled for March 10, 2025, at 1:00 pm EST.
2. On March 10, 2025, after allowing Petitioner fifteen (15) minutes to join the conference line, the evidentiary hearing was convened at 1:15 pm EST.
3. Petitioner was present by counsel, and Respondent was not present in person or by counsel.
4. The evidentiary hearing video conference line remained open from 1:00 pm EST to approximately 1:30 pm EST, and Respondent did not appear.
5. The ALJ took administrative notice of Petitioner Exhibit 10, IDOI Statement of Charges, (7 pages).
6. Petitioner entered the following evidence into the record:
 - a. Petitioner Exhibit 1, License Application dated October 10, 2023, (5 pages).

- b. Petitioner Exhibit 2, Louisiana Notice of Proposed Action, (7 pages).
 - c. Petitioner Exhibit 3, Louisiana Notice of Revocation and Fine, (12 pages).
 - d. Petitioner Exhibit 4, Florida Denial, (4 pages).
 - e. Petitioner Exhibit 5, Mississippi Revocation, (1 page).
 - f. Petitioner Exhibit 6, Orleans Parish Chronological Case Summary, (2 pages).
 - g. Petitioner Exhibit 7, IDOI Phillips Correspondence, (2 pages).
 - h. Petitioner Exhibit 8, Phillips Lease Agreement, (1 page).
 - i. Petitioner Exhibit 9, IDOI Promenade Flats Correspondence, (2 pages)
7. Witness Sara Tolliver, Indiana Department of Insurance Investigator, hereinafter "Ms. Tolliver," was sworn and testified at the hearing.
8. Petitioner moved for Respondent to be defaulted.
9. Respondent did not file a motion to continue the evidentiary hearing, and there is no information indicating that service of the Order was not perfected on Respondent.
10. A *Notice of Proposed Default* ("Notice") was issued on March 10, 2025.
11. In the Notice, a seven (7) day deadline for Respondent to file a motion for the case to remain open was set.
12. More than seven (7) days have passed since the deadline. Respondent did not meet the deadline. There was no motion to continue the deadline, and there is no indication that service of the Notice was not perfected on Respondent.
13. Respondent was issued resident insurance producer license number 3949598 ("license") on October 13, 2023 (Petitioner Exhibit 10 at 1).
14. On September 29, 2023, the Louisiana Department of Insurance issued a Notice of Revocation and Fine to Respondent, revoking Respondent's producer license effective October 10, 2023 (Pet. Ex. 2 at 1-12, Ms. Tolliver testimony).
15. On October 10, 2023, Respondent filed an application for a resident insurance producer license with the IDOI. In said application, Respondent denied ever being a party in an administrative proceeding, including having a license revoked (Pet. Ex. 1 at 1, 3-4).
16. On April 11, 2024, Respondent was denied an application for licensure as a Nonresident Life Including Variable Annuity by the State of Florida (Pet. Ex. 4 at 1). Respondent did not report this denial to the IDOI (Ms. Tolliver testimony).

17. On April 17, 2024, Respondent's Mississippi Non-Resident Insurance Producer license was revoked by the Mississippi Insurance Department (Pet. Ex. 5 at 1).
18. On November 15, 2024, Respondent appeared in court for an arraignment on a charge of domestic abuse battery in the Orleans Parish Criminal District Court (Pet. Ex. 6 at 1). Respondent did not report the pending criminal charges to the IDOI (Ms. Tolliver testimony).
19. Respondent was asked to provide a personal statement, documents, and any proposed resolution regarding the criminal charges by Ms. Tolliver. On February 3, 2025, Petitioner reported to Ms. Tolliver that the charges had been dropped (Pet. Ex. 7 at 1). However, on February 7, 2025, the docket from the Orleans Parish Criminal District Court indicated that the charges were still pending and the matter was scheduled for trial on March 21, 2025 (Pet. Ex. 6 at 1).
20. Ms. Tolliver additionally requested that Respondent provide proof of Indiana residency to the IDOI (Pet. Ex. 7 at 2). Respondent sent to Ms. Tolliver a document purported to be a lease with Promenade Flats for a property located at 1330 Meetings St Unit 207, Evansville, IN 47715 (Pet. Ex. 8 at 1). In investigating the lease, Ms. Tolliver received confirmation from Promenade Flats that the submitted document was not a valid lease with the company (Pet. Ex 9 at 1, Ms. Tolliver testimony).
21. On February 11, 2025, the IDOI issued a Statement of Charges seeking to permanently revoke Respondent's resident insurance producer license number 3949598.

CONCLUSIONS OF LAW

1. IDOI is responsible for licensing insurance producers who practice in the State of Indiana. Indiana Code § 27-1-15.6.
2. Petitioner filed its Statement of Charges seeking to permanently revoke Respondent's resident insurance producer license number 3949598.
3. OALP has jurisdiction over both the subject matter and the parties to this action and is the ultimate authority. IC § 27-1-15.6-12(d); IC §§ 4-15-10.5-12 and 13.
4. This hearing was held in compliance with the Administrative Orders and Procedures Act of the Indiana Code. IC § 4-21.5-3., IC § 27-1-15.6-12(d).
5. The person requesting an agency act has the burden of persuasion and the burden of going forward. IC § 4-21.5-3-14(c). Petitioner seeks to revoke Respondent's resident insurance producer license; therefore Petitioner bears the burden of proof.

6. Proceedings held before an ALJ are *de novo*, which means the ALJ does not—and may not—defer to an agency’s initial determination. IC § 4-21.5-3-14(d); *Ind. Dep’t of Natural Res. v. United Refuse Co., Inc.*, 615 N.E.2d 100, 104 (Ind. 1993). Instead, in its role as factfinder, the ALJ must independently weigh the evidence in the record and may base findings and conclusions only upon that record. *Id.* At a minimum, the ALJ’s findings “...must be based upon the kind of evidence that is substantial and reliable.” IC § 4-21.5-3-27(d). “[S]ubstantial evidence is such relevant evidence as a reasonable mind might accept as adequate to support the decision...” *St. Charles Tower, Inc. v. Bd. of Zoning Appeals*, 873 N.E.2d 598, 601 (Ind. 2007).
7. A resident insurance producer license may be revoked for “providing incorrect, misleading, incomplete, or materially untrue information in a license application,” IC § 27-1-15.6-12(b)(1), IC § 27-1-15.6-8(a). Respondent provided incorrect information on his license application when he indicated that he had not been a party in an administrative action, including the revocation of a license, when his insurance producer license had been revoked in Louisiana. Because Respondent provided incorrect information on his application, the DOI may revoke Respondent’s resident insurance producer license.
8. A resident insurance producer license may also be revoked for “having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state,” IC § 27-1-15.6-12(b)(9). Respondent had his insurance producer license revoked in Louisiana and Mississippi and denied in Florida. Because Respondent’s insurance producer license was revoked and denied in other states, the IDOI may revoke Respondent’s resident insurance producer license.
9. A resident insurance producer license may be revoked by the IDOI for violating an insurance law. IC § 27-1-15.6-12(b)(2)(A). The insurance laws include a requirement to report to the Commissioner any criminal prosecution of the producer initiated in any jurisdiction not more than thirty (30) days after the initial pretrial hearing date. IC § 27-1-15.6-17(b). Respondent failed to timely report the criminal prosecution taken against him in Orleans Parish Criminal District Court to the IDOI. Additionally, insurance laws include a requirement to report to the Commissioner any administrative action taken in any jurisdiction not more than thirty (30) days after the final disposition of a matter. IC § 27-1-15.6-17(a). Respondent failed to report the denial of his license application in Florida to the IDOI. Because Respondent violated insurance laws, the IDOI may revoke Respondent’s resident insurance producer license.
10. A resident insurance producer license may be revoked by the IDOI for using “fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.” IC § 27-1-15.6-12(b)(8). Respondent provided incorrect information to the IDOI regarding his criminal prosecution and provided an inauthentic lease to the IDOI. Respondent’s actions demonstrate untrustworthiness in his interactions with the IDOI. Because Respondent demonstrated untrustworthiness in the conduct of business, the IDOI may revoke Respondent’s resident insurance producer license.

11. Respondent failed to attend the evidentiary hearing of this matter and therefore did not present evidence. Defaulting Respondent is appropriate pursuant to IC 4-21.5-3-24(a)(4).
12. Petitioner has met its burden of proving that Respondent's nonresident insurance producer license may be revoked.
13. The ALJ issued a *Notice of Proposed Default Order* as required by IC 4-21.5-3-24; however, Respondent did not file any response to it. IC 4-21.5-3-24(b).
14. The ALJ now issues this Default Order. IC 4-21.5-3-24.

FINAL DEFAULT ORDER

In consideration of the foregoing Findings of Fact and the Conclusions of Law, the ALJ finds permanent revocation of the Respondent's resident insurance producer license number 3949598 is appropriate under Indiana law and supported by the evidence. Accordingly, the ALJ hereby ORDERS the permanent revocation of resident insurance producer license number 3949598.

So Ordered: March 19, 2025.



Natalie Fierek
Administrative Law Judge
Indiana Office of Administrative Law Proceedings

APPEAL RIGHTS

A person who wishes to seek judicial review of this final determination must file a petition for review in an appropriate court within 30 days of the date this Order was served. See Ind. Code §4-21.5-5-5. Guidance for calculating deadlines may be found at Indiana Code § 4- 21.5-3-2. Other requirements for a petition for judicial review may be found at Indiana Code chapter 4-21.5-5. A petition for judicial review must be served on the Office of Administrative Law Proceedings oalp@oalp.in.gov to ensure the Office prepares the record that will be filed in the court presiding over the judicial review

Distribution:

Petitioner, IDOI, served by Counsel, Joseph Bossinger served by email at jbossinger@idoi.in.gov

Respondent, Rashadd Phillips, served by email at rashaddphillips@gmail.com

STATE OF INDIANA)	BEFORE THE INDIANA
) SS:	COMMISSIONER OF INSURANCE
COUNTY OF MARION)	
		CAUSE NO.: 23249-AG25-0130-009
IN THE MATTER OF:)	
)	
Rashadd Thomas Phillips)	
303 Euclid Dr.)	
Evansville, IN 47714)	
)	
Respondent.)	
)	
Type of Agency Action: Enforcement)	
)	
License Number: 3949598)	

STATEMENT OF CHARGES

The Enforcement Division of the Indiana Department of Insurance (“Enforcement Division”), by counsel, Joseph Bossinger, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5 *et seq.*, and Indiana Code § 27-1-15.6-12, files its Statement of Charges against Rashadd Thomas Phillips (“Respondent”), as follows:

FACTS

1. Respondent is a resident insurance producer holding license number 3949598 since October 11, 2023 (“Respondent’s License”).
2. Respondent’s License is set to expire on January 31, 2026.
3. On October 10, 2023, Respondent submitted an application for resident producer licensure (“Respondent’s Application”) with the Indiana Department of Insurance (“Department”).
4. In Respondent’s Application, Respondent answered “No” to the question asking, in part, “Have you ever been named or involved as a party in an administrative proceeding?”

5. On December 4, 2019, the Louisiana Department of Insurance (“LDI”) issued Respondent resident insurance producer license number 846677 (“Louisiana License”).
6. On July 18, 2023, the LDI issued Respondent a Notice of Proposed Regulatory Action and Wrongful Conduct, informing Respondent of suspected wrongful conduct and providing Respondent an opportunity to address the LDI’s findings.
7. On September 29, 2023, the LDI issued Respondent a Notice of Revocation and Fine due to the LDI’s determination that Respondent submitted applications for insurance using fraudulent information on behalf of consumers without the consumers’ consent or knowledge.
8. On October 10, 2023, the Louisiana License revocation became effective (“Louisiana Revocation”).
9. Respondent failed to disclose the Louisiana Revocation in Respondent’s Application.
10. On April 11, 2024, the Florida Office of Insurance Regulation denied Respondent licensure due to Respondent having a license revoked in another state (“Florida Denial”).
11. Respondent failed to timely report the Florida Denial to the Department.
12. On April 11, 2024, the Department received notification from S.USA Life Insurance Company, Inc. (“S.USA”) that Respondent was terminated for cause due to S.USA’s finding that Respondent submitted an application for a proposed insured who had passed away over one year prior to the application date.
13. On April 11, 2024, the Department opened an investigation into Respondent to ascertain whether Respondent’s conduct which led to S.USA’s termination for cause violated Indiana Code (“Department’s Investigation”).

14. On April 17, 2024, the Mississippi Insurance Department revoked Respondent's license due to the LDI's revocation of the Louisiana License.
15. On November 15, 2024, Respondent was arraigned in the Orleans Parish Criminal District Court, in Louisiana for the misdemeanor charge of Domestic Abuse Battery under case number 563627 ("Pending Misdemeanor Charge").
16. Respondent failed to timely report the Pending Misdemeanor Charge to the Department.
17. On January 29, 2025, the Department sent a request via email to Respondent asking for a personal statement on the Pending Criminal Charge, and related court documents; and a copy of Respondent's current driver's license, W-2, or leasing agreement.
18. On February 3, 2025, Respondent emailed the Department attaching a PDF copy of what Respondent claimed to be Respondent's current Indiana leasing agreement with Promenade Flats, an apartment complex in Evansville, Indiana, and stated the Pending Criminal Charge was dropped by the prosecution.
19. On February 3, 2025, the Department verified the status of the Pending Criminal Charge on the Orleans Parish Criminal District Court website to find the matter is still pending with a trial date set for March 21, 2025.
20. On February 3, 2025, the Department contacted Promenade Flats to confirm the authenticity of Respondent's purported leasing agreement.
21. On February 4, 2025, the leasing manager from Promenade Flats informed the Department that the leasing agreement submitted by Respondent was not an authentic Promenade Flats agreement.

CHARGES

COUNT I

1. Averments 1 through 21 are incorporated fully as if set forth herein.
2. Indiana Code § 27-1-15.6-12(b)(1) states, in part, the Commissioner may permanently revoke an insurance producer's license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
3. Respondent's failure to disclose Respondent's license revocation by the Louisiana Department of Insurance in Respondent's application constitutes a violation of Indiana Code § 27-1-15.6-12(b)(1) and is cause for which the Commissioner may permanently revoke an insurance producer's license.

COUNT II

1. Averments 1 through 21 are incorporated fully as if set forth herein.
2. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, the Commissioner may permanently revoke an insurance producer's license for violating an insurance law.
3. Indiana Code § 27-1-15.6-17(a) is an insurance law that states, in part, a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in Indiana not more than thirty (30) days after the final disposition of the matter.
4. Respondent's failure to timely report Respondent's license denial by the Florida Office of Insurance Regulation constitutes a violation of Indiana Code § 27-1-15.6-12(b)(2)(A) and is cause for which the Commissioner may permanently revoke an insurance producer's license.

COUNT III

1. Averments 1 through 21 are incorporated fully as if set forth herein.
2. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, the Commissioner may permanently revoke an insurance producer's license for violating an insurance law.
3. Indiana Code § 27-1-15.6-17(b) is an insurance law that states, in part, not more than thirty (30) days after an initial pretrial hearing date, a producer shall report to the Commissioner any criminal prosecution of the producer initiated in any jurisdiction.
4. Respondent's failure to timely report the initiation of Respondent's criminal prosecution in the Orleans Parish Criminal District Court, in the state of Louisiana, constitutes a violation of Indiana Code § 27-1-15.6-12(b)(2)(A) and is cause for which the Commissioner may permanently revoke an insurance producer's license.

COUNT IV

1. Averments 1 through 21 are incorporated fully as if set forth herein.
2. Indiana Code § 27-1-15.6-12(b)(8) states, in part, the Commissioner may permanently revoke an insurance producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
3. Respondent's acts of providing the Department with an inauthentic leasing agreement and false statement regarding the pendency of Respondent's criminal prosecution constitute violations of Indiana Code § 27-1-15.6-12(b)(8) and are cause for which the Commissioner may permanently revoke an insurance producer's license.

COUNT V

1. Averments 1 through 21 are incorporated fully as if set forth herein.
2. Indiana Code § 27-1-15.6-12(b)(9) states, in part, the Commissioner may permanently revoke an insurance producer's license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
3. Respondent's license revocations by the Louisiana Department of Insurance and Mississippi Insurance Department; and Respondent's license denial by the Florida Office of Insurance Regulation constitute violations of Indiana Code § 27-1-15.6-12(b)(9) and are cause for which the Commissioner may permanently revoke an insurance producer's license.

WHEREFORE, the Enforcement Division of the Indiana Department of Insurance, by counsel, Joseph Bossinger, requests the Office of Administrative Law Proceedings set this matter for a hearing pursuant to Indiana Code § 4-21.5 and:

1. Issue an order permanently revoking Rashadd Thomas Phillips' resident insurance producer license number 3949598; and
2. Grant all other relief just and proper in the premises.

Respectfully submitted,

/s/Joseph Bossinger

Joseph Bossinger, Attorney #35166-49
Indiana Department of Insurance
Enforcement Division
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787
Telephone: (317) 232-2417

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing has been served upon Respondent by electronic mail and United States First Class mail, postage prepaid, this 11th day of February, 2025.

Rashadd Thomas Phillips
303 Euclid Dr.
Evansville, IN 47714
rashaddphillips@gmail.com

/s/Joseph Bossinger
Joseph Bossinger, Attorney #35166-49
Indiana Department of Insurance
311 W Washington St, Suite 103
Indianapolis, IN 46204

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 23249-AG25-0130-009

IN THE MATTER OF:)

Rashadd Thomas Phillips)
303 Euclid Dr.)
Evansville, IN 47714)

Respondent.)

Type of Agency Action: Enforcement)

License Number: 3949598)

FILED

FEB 06 2025

STATE OF INDIANA
DEPT. OF INSURANCE

**FINDINGS OF FACT, CONCLUSIONS OF LAW,
AND EMERGENCY ORDER**

The Commissioner of the Indiana Department of Insurance ("Commissioner"), being duly advised, now issues the Findings of Fact, Conclusions of Law, and Emergency Order:

FINDINGS OF FACT

1. Rashadd Thomas Phillips ("Respondent") is a licensed resident insurance producer holding license number 3949598 since October 11, 2023.
2. Respondent's license expires January 31, 2026.
3. On September 29, 2023, Respondent was issued a revocation order by the Louisiana Department of Insurance, effective October 10, 2023.
4. On October 10, 2023, Respondent submitted an application for a resident producer license and failed to disclose the revocation order by the Louisiana Department of Insurance.
5. On October 11, 2023, Respondent's application for resident producer licensure was approved.

6. On April 11, 2024, Respondent was terminated for cause from S.USA Life Insurance Company, Inc.
7. On April 11, 2024, Respondent was issued a license denial by the Florida Office of Insurance Regulation, which Respondent failed to report to the Department within thirty (30) days.
8. On April 17, 2024, Respondent was issued a license revocation by the Mississippi Insurance Department.
9. On November 15, 2024, Respondent was arraigned for the charge of Domestic Abuse Battery, a misdemeanor, in the Orleans Parish Criminal District Court, in Louisiana, which Respondent failed to report to the Department within thirty (30) days .
10. On February 3, 2025, Respondent provided the Department with a false statement regarding Respondent's pending criminal prosecution.
11. On February 3, 2025, Respondent provided the Department with an inauthentic leasing agreement to show Indiana residency.

CONCLUSIONS OF LAW

1. An emergency exists such that an emergency order is appropriate under Indiana Code § 4-21.5-4.1, in that Respondent's continued selling of insurance in the state of Indiana with a valid license places Respondent in a position of trust with Indiana consumers and in control of Indiana consumers' financial circumstances.
2. Indiana Code § 27-1-15.6-12(b)(1) states, in part, the Commissioner may suspend an insurance producer for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

3. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, the Commissioner may suspend an insurance producer for violating an insurance law.
4. Indiana Code § 27-1-15.6-17(a) is an insurance law that states, in part, a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in Indiana not more than thirty (30) days after the final disposition of the matter.
5. Indiana Code § 27-1-15.6-17(b) is an insurance law that states, in part, not more than thirty (30) days after an initial pretrial hearing date, a producer shall report to the Commissioner any criminal prosecution of the producer initiated in any jurisdiction.
6. Indiana Code § 27-1-15.6-12(b)(8) states, in part, the Commissioner may suspend an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
7. Indiana Code § 27-1-15.6-12(b)(9) states, in part, the Commissioner may suspend an insurance producer for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
8. This Emergency Order is issued pursuant to Indiana Code § 4-21.5-4-2(a)(1).

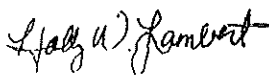
ORDER

With the Finding of Fact and Conclusion of Law, as stated above, the Commissioner now orders:

1. Rashadd Thomas Phillips' Indiana resident producer license number 3949598 is hereby immediately suspended for ninety (90) days, renewable as necessary per Indiana Code § 4-21.5-4-5.

Under Indiana Code § 4-21.5-4-3, this Emergency Order is effective when issued. **Respondent has the right to request a hearing on this Emergency Order by filing a request for a hearing with the Department**, and if requested, an evidentiary hearing will be set on the matter as soon as practicable.

02.06.2025
Dated



Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution to:

Rashadd Phillips
303 Euclid Dr.
Evansville, IN 47714
rashaddphillips@gmail.com

Joseph Bossinger, Attorney
Indiana Department of Insurance
311 W Washington St, Suite 103
Indianapolis, IN 46204

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 23249-AG25-0130-009

IN THE MATTER OF:)

Rashadd Thomas Phillips)
303 Euclid Dr.)
Evansville, IN 47714)

Respondent.)

Type of Agency Action: Enforcement)

License Number: 3949598)

FILED

FEB 06 2025

STATE OF INDIANA
DEPT. OF INSURANCE

MOTION FOR EMERGENCY SUSPENSION

The Enforcement Division of the Indiana Department of Insurance (“Enforcement Division”), pursuant to Indiana Code § 4-21.5-4 *et seq.*, files its petition for emergency suspension against producer Rashadd Thomas Phillips (“Respondent”), and states:

1. Respondent was issued resident insurance producer license number 846677 (“Louisiana License”) by the Louisiana Department of Insurance (“LDI”) on December 4, 2019.
2. On July 18, 2023, the LDI issued Respondent a Notice of Proposed Regulatory Action and Wrongful Conduct, informing Respondent of suspected wrongful conduct and providing Respondent an opportunity to address the LDI’s findings.
3. On September 29, 2023, the LDI issued Respondent a Notice of Revocation and Fine due to the LDI’s determination that Respondent submitted applications for insurance using fraudulent information on behalf of consumers without the consumers’ consent or knowledge.

4. On October 10, 2023, the LDI's revocation of Respondent's Louisiana License became effective ("Louisiana Revocation").
5. Respondent submitted an application for resident producer licensure with the Indiana Department of Insurance ("Department") on October 10, 2023 ("Respondent's Application").
6. On Respondent's Application, Respondent failed to disclose the administrative action taken by the LDI.
7. Based on Respondent's misrepresentations, Respondent was issued resident insurance producer license number 3949598 on October 11, 2023 ("Respondent's License").
8. Respondent's License is set to expire on January 31, 2026.
9. On April 11, 2024, the Department received notification from S.USA Life Insurance Company, Inc. ("S.USA") that Respondent was terminated for cause due to S.USA's finding that Respondent submitted an application for a proposed insured who had passed away over one year prior to the application date.
10. The Department opened an investigation on April 11, 2024 ("Department's Investigation"), investigating Respondent's alleged misconduct to ascertain whether Respondent committed violations of Indiana Code.
11. The Department's Investigation revealed the following administrative actions had been taken against Respondent:
 - a. An April 11, 2024, license denial by the Florida Office of Insurance Regulation due to Respondent having a license revoked in another state ("Florida Denial");
 - and

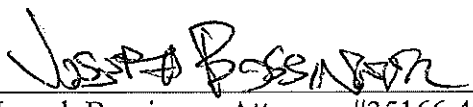
- b. An April 17, 2024, license revocation by the Mississippi Insurance Department due to the LDI's revocation the Louisiana License.
12. The Department's Investigation revealed Respondent was arraigned on November 15, 2024, for the charge of Domestic Abuse Battery, a misdemeanor, in the Orleans Parish Criminal District Court, in Louisiana ("Pending Misdemeanor Charge").
13. Respondent failed to timely report the Florida Denial and Pending Misdemeanor Charge to the Department.
14. The Department's Investigation revealed suspected misinformation in Respondent's Application relating to the truthfulness of Respondent's claimed residency in Indiana.
15. On February 3, 2025, the Enforcement Division sent an email to Respondent requesting a copy of Respondent's current driver's license, W-2, or leasing agreement, and asked for a personal statement regarding the Pending Misdemeanor Charge.
16. On February 3, 2025, Respondent responded supplying a leasing agreement which named Promenade Flats in Evansville, Indiana as the lessor and stated the Pending Misdemeanor Charge had been dropped by the prosecution.
17. On February 3, 2025, the Enforcement Division researched the Pending Misdemeanor Charge, finding the current court record shows the matter is pending with a trial set for March 21, 2025.
18. On February 3, 2025, the Enforcement Division contacted Promenade Flats to confirm whether the leasing agreement was genuine.
19. On February 4, 2025, the leasing manager of Promenade Flats informed the Enforcement Division that the leasing agreement submitted by Respondent was not an authentic leasing agreement from Promenade Flats.

20. An emergency exists in that Respondent's continued selling of insurance in the state of Indiana with a valid license places Respondent in a position of trust with Indiana consumers and in control of Indiana consumers' financial circumstances.
21. Indiana Code § 27-1-15.6-12(b)(1) states, in part, the Commissioner may suspend an insurance producer for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
22. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, the Commissioner may suspend an insurance producer for violating an insurance law.
23. Indiana Code § 27-1-15.6-17(a) is an insurance law that states, in part, a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in Indiana not more than thirty (30) days after the final disposition of the matter.
24. Indiana Code § 27-1-15.6-17(b) is an insurance law that states, in part, not more than thirty (30) days after an initial pretrial hearing date, a producer shall report to the Commissioner any criminal prosecution of the producer initiated in any jurisdiction.
25. Indiana Code § 27-1-15.6-12(b)(8) states, in part, the Commissioner may suspend an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
26. Indiana Code § 27-1-15.6-12(b)(9) states, in part, the Commissioner may suspend an insurance producer for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.

27. Under Indiana Code § 4-21.5-4-2(a)(1), the Commissioner may, in an emergency, issue orders without notice or an evidentiary proceeding. However, Indiana Code § 4-21.5-4-4 provides that upon issuance of an emergency order, and upon request by a party, a hearing shall be set as quickly as practicable.

28. Respondent should be required to cease practice as an insurance agent until the Department can be sure that Respondent has the ability to practice competently and in an trustworthy manner.

WHEREFORE, the Enforcement Division requests that the Department issue an order suspending the Indiana resident producer license of Rashadd Thomas Phillips under Indiana Code § 4-21.5-4-2, and for all other necessary and proper relief.



Joseph Bossinger, Attorney #35166-49
Indiana Department of Insurance
311 West Washington St
Indianapolis, IN 46204

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing has been served upon the Respondent by via electronic mail and United States First Class mail, postage prepaid, this 6th day of February, 2025.

Rashadd Thomas Phillips
303 Euclid Dr.
Evansville, IN 47714
rashaddphillips@gmail.com

A handwritten signature in black ink, appearing to read "Joseph Bossinger", written over a horizontal line.

Joseph Bossinger, Attorney #35166-49
Indiana Department of Insurance
311 W Washington St, Suite 103
Indianapolis, IN 46204