

No. 2025-9357

**Official Order
of the
Texas Commissioner of Insurance**

Date: 06/18/2025

Subject Considered:

Pharoah Andre Dickens
San Antonio, Texas

Default Order
TDI Enforcement File No. 30352

General remarks and official action taken:

The subject of this default order is whether a general lines agent license with a life, accident, and health qualification should be issued to Pharoah Andre Dickens (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order denies Respondent's license application.

The following findings of fact and conclusions of law are adopted:

Findings of Fact

Failure to Respond to Notice of Allegations

1. On December 3, 2024, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED], San Antonio, Texas 78201.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.

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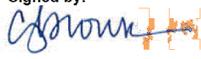
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, and 4054.051; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. The department provided proper notice to Respondent under TEX. GOV'T CODE §§ 2001.003(1), 2001.051, 2001.052, 2001.054, and 2001.056(4), and 28 TEX. ADMIN. CODE §§ 1.28, 1.47.
4. Based on Respondent's failure to send the department a written response to the Notice of Allegations, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondent failed to show compliance with the law.
6. The department's factual and legal allegations set out in the attached Notice of Allegations are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.47.

Order

It is ordered that Pharoah Andre Dickens' application is denied. A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

Signed by:

FC5D7EDDFFB4F8

Cassie Brown
Commissioner of Insurance

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Prepared and reviewed by:

Victor Moya III

Victor Moya III, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning Pharoah Andre Dickens. I have confirmed that:

- a. The last mailing address provided to the department in writing by Pharoah Andre Dickens is [REDACTED], San Antonio, Texas 78201.
- b. The file maintained by Enforcement contains a Notice of Allegations dated December 3, 2024, which was sent to Pharoah Andre Dickens.
- c. On December 3, 2024, the Notice of Allegations addressed to Pharoah Andre Dickens was mailed first-class and certified, return receipt requested, to his last known address.

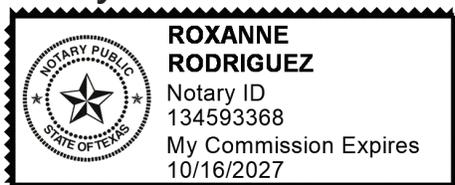
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:


 A: DF1C66D541A544A...

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 2/12/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:


 C3FD016A04434A6...
 Notary Public State of Texas

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PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov

December 3, 2024

Pharoah Andre Dickens



San Antonio, Texas 78201

Via CM/RRR No.9214890194038390105622

**TDI ENFORCEMENT CASE NO. 30352
NOTICE OF ALLEGATIONS AGAINST PHAROAH ANDRE DICKENS**

The Texas Department of Insurance (TDI) seeks to deny your license application. This Notice states the allegations against you and the relief sought by TDI.

YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS

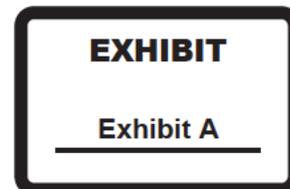
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

If you fail to send a written response by the deadline, without further notice to you, the commissioner of insurance may issue a default order that admits the factual matters asserted, deems all allegations as true, and orders the relief recommended in this Notice.

You must send your written response by mail, fax, or email to:

Victor Moya, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Victor.Moya@tdi.texas.gov



Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, and 4054.051, TEX. OCC. CODE §§ 53.021–53.023, 28 TEX. ADMIN. CODE § 1.502,¹ and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

License Application

1. On April 13, 2022, Pharoah Andre Dickens (Dickens), application identification no. 2631443, submitted an application to TDI for a general lines agent license with a life, accident, and health qualification.
2. On August 5, 2022, TDI proposed to deny Dickens' license application based on his criminal history. Dickens appealed that decision and made a written request for hearing.

Criminal History

3. From September 11, through December 9, 1995, Dickens issued worthless checks to a department store and a gas station. On September 27, 1996, Dickens was sentenced to the felony offense of Issuing Worthless Checks in Cause No. 2-96-152, in the Nineteenth Judicial District Court for the Parish of East Baton Rouge, State of Louisiana. Dickens was sentenced to confinement in the Louisiana Department of Corrections for two years, to run concurrently with bill number 2-96-152 and consecutively to bill numbers 3-96-703 and 1-96-456.
4. On November 11, 1995, Dickens and a co-defendant committed Attempted Robbery. On September 27, 1996, Dickens was sentenced to the felony offense of Attempted Robbery in Cause Number 3-96-703, in the Nineteenth Judicial District Court for the Parish of East Baton Rouge, State of Louisiana. Dickens was sentenced to incarceration in the Louisiana Department of Corrections for 10 years, to run concurrently to bill number 1-96-456.

¹ All references to 28 TEX. ADMIN. CODE § 1.502 herein, are to the version of that rule pre-dating amendments adopted in Order 2023-8185, effective on and after September 26, 2023.

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5. On November 19, 1995, Dickens committed two counts of forgery when he falsely made, issued, and transferred two checks with the intent to defraud two businesses, on the same day. On September 27, 1996, Dickens was sentenced to two counts of the felony offense of Forgery in Cause No. 4-96-87, in the Nineteenth Judicial District Court for the Parish of East Baton Rouge, State of Louisiana. Dickens was sentenced to incarceration in the Louisiana Department of Corrections for two years, to run concurrently with bill number 2-96-152 and consecutively to bill numbers 3-96-703 and 1-96-456.
6. On December 1, 1995, Dickens and a co-defendant robbed a victim of cash that belonged to a grocery store. On August 17, 1998, Dickens was sentenced for felony offense of Armed Robbery in Cause Number 9768, in the 23rd Judicial District Court for the Parish of Ascension, State of Louisiana. Dickens was sentenced to incarceration in the Louisiana Department of Corrections for 65 years.
7. On December 13, 1995, Dickens and a co-defendant committed Unauthorized Use of a Motor Vehicle, Aggravated Obstruction of a Highway, and Aggravated Criminal Damage to Property, all felonies. On September 27, 1996, Dickens was sentenced on all three of the above counts in Cause Number 1-96-456, in the Nineteenth Judicial District Court for the Parish of East Baton Rouge, State of Louisiana. Dickens was sentenced to incarceration in the Louisiana Department of Corrections for two years for count one, four years for count two, and four years for count three, to run consecutive to each other.
8. Dickens was released to parole on June 23, 2021, and will be discharged from parole on June 29, 2074—for another 50 years.

Failure to Disclose

9. TDI's application for licensure asks the following question to each applicant:
 - "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)"
10. Dickens falsely answered "No" to this question on the application, despite having multiple felony convictions and currently being on parole until February 29, 2074.

Legal Allegations

1. Dickens committed acts for which a license may be denied pursuant to TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Dickens has willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1).
3. Dickens intentionally made a material misstatement in his license application, in violation of TEX. INS. CODE § 4005.101(b)(2).
4. Dickens attempted to obtain a license by fraud or misrepresentation, in violation of TEX. INS. CODE § 4005.101(b)(3).
5. Dickens engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
6. Dickens has been convicted of a felony, in violation of TEX. INS. CODE § 4005.101(b)(8).
7. TDI guidelines and 28 TEX. ADMIN. CODE § 1.502(c)-(e), emphasize that TDI:
 - a. considers it very important that applicants be honest, trustworthy, and reliable;
 - b. may refuse to issue an original license if the department determines that the applicant has committed a felony or has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation;
 - c. considers any offense for which fraud, dishonesty, or deceit is an essential element, to be of such serious nature that it is of prime importance when determining fitness for licensure, 28 TEX. ADMIN. CODE § 1.502(e)(1);
 - d. considers any felony involving moral turpitude or breach of fiduciary duty, to be of such serious nature that it is of prime importance when determining fitness for licensure, 28 TEX. ADMIN. CODE § 1.502(e)(3); and

- e. considers the offenses of Issuing Worthless Checks, Attempted Robbery, Forgery, Armed Robbery, and Unauthorized Use of a Motor Vehicle to be of such serious nature that they are of prime importance when determining fitness for licensure, 28 TEX. ADMIN. CODE §§ 1.502(e)(1), 1.502(e)(3), 1.502(e)(4)(D), and/or 1.502(F).
8. Dickens was convicted of felonies involving dishonesty or breach of trust, as specified in 18 U.S.C. § 1033, and requiring written consent from the commissioner of insurance to engage or participate in the business of insurance.

Relief Sought

TDI seeks the following relief:

- 1. denial of your license application;
- 2. denial of consent to allow you to engage or participate in the business of insurance under 18 U.S.C. § 1033; and
- 3. imposition of any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully,



Victor Moya III
State Bar No. 24104330
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6332 (Direct)
(512) 490-1020 (Fax)
Victor.moya@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF
Ginger Loeffler, Litigation Director, Enforcement, MC: ENF
Administrative Review, MC: CO-AAL

CERTIFICATE OF SERVICE

I, Victor Moya III, certify that a true and correct copy of this *Notice of Allegations Against Pharoah Andre Dickens* was sent by the following methods on this 3rd day of December, 2024 to:

Pharoah Andre Dickens
[REDACTED]
San Antonio, Texas 78201

Via CM/RRR No.: 9214890194038390105622
Via First Class Mail
Via Email: [REDACTED]

Respondent Pro Se



Victor Moya III

2025-9357



Shipment Confirmation Acceptance Notice

A. Mailer Action

Note to Mailer: The labels and volume associated to this form online, **must** match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 12/03/2024
 Shipped From:
 Name: ENF R RODRIGUEZ
 Address: 1601 CONGRESS AVE
 City: AUSTIN
 State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

B. USPS Action

Note to RSS Clerk:

1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

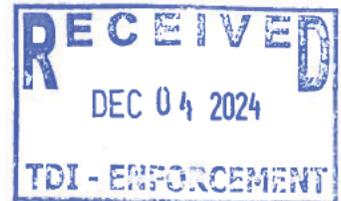
USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0057 4066 63



EXHIBIT
Exhibit C



Moya/30352

Firm Mailing Book For Accountable Mail



Name and Address of Sender
 ENF R. RODRIGUEZ
 1601 CONGRESS AVE
 STE 6.900
 AUSTIN TX 78701

- Check type of mail or service
- Adult Signature Required
 - Adult Signature Restricted Delivery
 - Certified Mail
 - Certified Mail Restricted Delivery
 - Collect on Delivery (COD)
 - Insured Mail
 - Priority Mail
 - Priority Mail Express
 - Registered Mail
 - Return Receipt for Merchandise
 - Signature Confirmation
 - Signature Confirmation Restricted Delivery

Affix Stamp Here
 (for additional copies of this receipt).
 Postmark with Date of Receipt.

Addressee (Name, Street, City, State, & ZIP Code™)
 PHAROAH ANDRE DICKENS
 [REDACTED]
 SAN ANTONIO, TEXAS 78201

USPS Tracking/Article Number
 1. 9214 8901 9403 8390 1056 22
 Moya/30352

Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
0.89	4.85	Handling Charge - If Registered and over \$50,000 in value							2.62			
						Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling



Total Number of Pieces Listed by Sender: 1
 Total Number of Pieces Received at Post Office: 1
 Postmaster, Per (Name of receiving employee): Urbano
 Complete in Ink

PS Form 3877, January 2017 (Page 1 of 1)
 PSN 7530-02-000-9098 Jobid: 5481989
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