

No. 2023-7857

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

Date: 03/22/2023

Subject Considered:

Taneshia Sherette Solomon

[REDACTED]
Richmond, TX 77406-5820

Default Order
SOAH Docket No. 454-23-02048
TDI Enforcement File No. 26129

General remarks and official action taken:

This is a default order taken against Taneshia Sherette Solomon (Respondent) because she misappropriated, converted, or illegally withheld money belonging to an insurer, and she also engaged in fraudulent or dishonest acts or practices. Respondent did not appear at the hearing on the merits. This order revokes Respondent's license and orders her to make restitution to Transamerica Life Insurance Company in the amount of \$77,311.52, and to Americo Financial Life and Annuity Insurance Company in the amount of \$26,520.09.

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

Findings of Fact

Failure to Appear at Hearing on the Merits

1. On October 3, 2022, the Texas Department of Insurance filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.
2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.

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Commissioner's Order

Taneshia Sherette Solomon

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3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED], [REDACTED], Richmond, Texas 77406-5820.
4. After receiving proper notice of the date, time, and location of the hearing on the merits, Respondent failed to appear for the hearing on March 1, 2023, as shown in the record in SOAH Docket No. 454-23-02048.

Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, and 4054.051, and TEX. GOV'T CODE §§ 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, 1.88, and 1.89.
3. The department provided proper notice of the hearing under TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054, and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to appear in person or by legal representative at the hearing, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.89.

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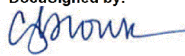
Commissioner's Order
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Order

It is ordered that any licenses held by Taneshia Sherette Solomon are revoked.

It is further ordered that Taneshia Sherette Solomon must pay restitution in the amounts of: \$77,311.52 to Transamerica Life Insurance Company; and \$26,520.09 to Americo Financial Life and Annuity Insurance Company. Proof of the payments must be sent electronically to the department within 30 days of the date of this order to EnforcementReports@tdi.texas.gov.

A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

DocuSigned by:

FC5D7EDDFB4F8...

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Anna Kalapach, Staff Attorney
Enforcement

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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 Taneshia Sherette Solomon. I have confirmed that:

- a. The last mailing address provided to the department in writing by Taneshia Sherette Solomon is [REDACTED], Richmond, Texas 77406-5820.
- b. The file maintained by Enforcement contains a Notice of Hearing dated October 3, 2022, and an Original Petition dated September 28, 2022, both of which were filed together on October 3, 2022, at the State Office of Administrative Hearings.
- c. On October 3, 2022, the Notice of Hearing and Original Petition addressed to Taneshia Sherette Solomon were mailed first-class and certified, return receipt requested, to her last known address.

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

DocuSigned by:

930B2DC723BA49E...
Affiant _____

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 3/8/2023. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:
Mary Ruiz
795DC4D59167489...
Notary Public State of Texas

FILED **2023-7857**
454-23-02048
10/3/2022 9:41 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Crystal Rosas, CLERK

ACCEPTED
454-23-02048
10/3/2022 9:47:39 am
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Crystal Rosas, CLERK

SOAH DOCKET NO. 454-23-02048
TDI ENFORCEMENT FILE NO. 26129

TEXAS DEPARTMENT OF INSURANCE,

BEFORE THE STATE OFFICE

Petitioner

v.

OF

TANESHIA SHERETTE SOLOMON,

ADMINISTRATIVE HEARINGS

Respondent

NOTICE OF HEARING

The Texas Department of Insurance seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the Department.

A public hearing will be held before an Administrative Law Judge on **Wednesday, March 1, 2023, at 9:00 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted under TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at www.soah.texas.gov, or in printed format upon request to SOAH.

YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.

EXHIBIT
A

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Notice of Hearing

Taneshia Sherette Solomon

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IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE AND PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.

IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE AND PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) *(by mail, fax, or electronically)*
Docketing Division
State Office of Administrative Hearings
300 West 15th Street, Room 504
P.O. Box 13025
Austin, Texas 78711-3025
(512) 322-2061 (Fax);
www.soah.texas.gov

- (2) *(by mail, fax, or email)*
Chief Clerk
Texas Department of Insurance
P.O. Box 12030, MC GC-CCO
Austin, Texas 78711-2030
(512) 490-1064 (Fax)
chiefclerk@tdi.texas.gov; and

- (3) *(by mail, fax, or email)*
Anna Kalapach, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF

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SOAH Docket No. 454-23-02048

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P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
anna.kalapach@tdi.texas.gov

Receiving Documents Electronically and Filing Documents with SOAH

The State Office of Administrative Hearings (SOAH) offers you the ability to electronically receive orders and other documents issued by SOAH by email instead of by mail. If you want to receive SOAH-issued documents by email, follow the instructions on SOAH's website: www.soah.texas.gov.

A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents or exhibits with SOAH. Instructions on how to file documents and exhibits are on SOAH's website. SOAH's website also includes guidance for representing yourself.

Important Security Notice (for In-Person Hearings ONLY)

ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.

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If you have any questions, please contact me at the address or telephone number shown below.

Respectfully Submitted,



Anna Kalapach

State Bar No. 24083290

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6326 (Direct)

(512) 490-1020 (Fax)

anna.kalapach@tdi.texas.gov

ATTORNEY FOR THE PETITIONER

TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

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

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Taneshia Sherette Solomon

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CERTIFICATE OF SERVICE

I, Anna Kalapach, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by the following methods, on this 3rd day of October, 2022 to:

Taneshia Sherette Solomon

[REDACTED]

Richmond, TX 77406-5820

Respondent Pro Se

Via First Class Mail

Via CM/RRR No.: 9214 8901 9403 8391 4783 74

Via Email to:

[REDACTED]



Anna Kalapach

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SOAH DOCKET No. 454-23-02048

FILED
454-23-02048
9/28/2022 9:02 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

SOAH DOCKET NO. 454-_____
TDI ENFORCEMENT FILE NO. 26129

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

TANESHIA SHERETTE SOLOMON,

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

ACCEPTED
454-23-02048
9/28/2022 9:55:21 am
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

ORIGINAL PETITION

The Texas Department of Insurance seeks to take disciplinary action against Taneshia Sherette Solomon. In support of this petition, the department makes the following allegations upon information and belief:

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, and TEX. GOV'T CODE §§ 2001.051-2001.178.

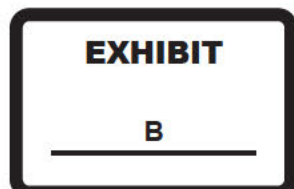
Factual Allegations

Licensure

1. Taneshia Sherette Solomon (Solomon), individual identification number 747301, holds a general lines agent license with a life, accident, and HMO qualification issued by the department on December 19, 2007.

Overview of Solomon's Fraudulent and Dishonest Scheme

2. In 2020, Solomon submitted several life insurance policy applications to Transamerica Life Insurance Company (Transamerica) with false bank account information. The false bank account information prevented Transamerica from collecting premiums for the policies.



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Original Petition

Taneshia Sherette Solomon

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3. In most of the instances, the banks rejected Transamerica's efforts to automatically withdraw premiums from the accounts identified in the applications, because the bank accounts did not exist.
4. After Transamerica learned this, Solomon attempted to divert Transamerica from discovering her misdeeds by posing as and impersonating the named insured or policy owner, to provide new bank account information over the phone to Transamerica.
5. In most instances, the bank would again reject Transamerica's attempts to withdraw premium from the newly identified accounts because they did not exist.
6. When Solomon provided Transamerica with the new, false bank account information, Transamerica extended the grace period for payment which prevented the policies from lapsing. This also stopped the charge back of Solomon's unearned commissions. Nearly all of the policies lapsed for nonpayment of premium.
7. As a result of her scheme, Solomon obtained approximately \$77,311.52 in unearned commissions from Transamerica.

T.W.'s Five Life Policies

8. Beginning in April 2020 through August 2020, Solomon submitted five separate life insurance policy applications to Transamerica for T.W. As a result, Transamerica issued five separate life insurance policies to T.W.
9. With each application, Solomon submitted an electronic payment form purportedly signed by T.W. authorizing Transamerica to make automatic withdrawals of the monthly premium. Solomon provided false bank account numbers in the applications. The bank rejected Transamerica's attempts to withdraw premium because the bank accounts did not exist.
10. On or about July 16, 2020, and again on August 5, 2020, Solomon called Transamerica, impersonated T.W., and provided new false bank account information. The bank again rejected Transamerica's attempts to withdraw premium stating that the bank accounts did not exist.

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11. Between May 2020 and September 2020, all five of T.W.'s policies lapsed with no premiums collected by Transamerica.
12. On September 24, 2020, Transamerica attempted, without success, to discuss the policies with T.W. directly.

B.F.'s Life Policy

13. On July 17, 2020, Solomon submitted a life insurance policy application to Transamerica for B.F. As a result, Transamerica issued a life insurance policy to B.F.
14. On or about August 7, 2020, Solomon called Transamerica, impersonated B.F., and provided false bank account information for premium payments. The bank rejected Transamerica's attempts to withdraw premium because the bank account did not exist.
15. On August 25, 2020, Solomon faxed a form to Transamerica authorizing automatic withdraws from a different bank account, also not belonging to B.F. and requested that the draft date be scheduled at a later date. Solomon provided a routing and account number in this form. The bank rejected Transamerica's attempts to withdraw premium from that bank account because there were insufficient funds.
16. On September 23, 2020, and September 24, 2020, Transamerica attempted, without success, to discuss the policies with B.F. directly.
17. On October 9, 2020, B.F.'s policy lapsed with no premiums collected by Transamerica.

C.M.'s Two Life Policies

18. In May 2020 and June 2020, Solomon submitted two separate life insurance policy applications to Transamerica for C.M. As a result, Transamerica issued two separate life insurance policies to C.M.
19. With each application, Solomon submitted an electronic payment form purportedly signed by C.M. authorizing Transamerica to make automatic withdrawals of the monthly premium. Solomon provided false bank account

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numbers in C.M.'s applications. The bank rejected Transamerica's attempts to withdraw premium because the bank accounts did not exist.

20. On or about July 7, 2020, and again on July 27, 2020, Solomon called Transamerica, impersonated C.M., and provided new false bank account information. The bank accounts that Solomon provided in each call did not exist and the bank again rejected Transamerica's attempts to withdraw premium.
21. On June 5, 2020, and August 15, 2020, both of C.M.'s policies lapsed with no premiums collected by Transamerica.
22. On September 23, 2020, and September 24, 2020, Transamerica made multiple attempts to call C.M. directly, without success.

D.S.'s Five Life Policies

23. Between November 12, 2019, and July 6, 2020, Solomon submitted five separate life insurance policy applications to Transamerica for D.S. As a result, Transamerica issued five separate life insurance policies to D.S.
24. With each application, Solomon submitted an electronic payment form purportedly signed by D.S. authorizing Transamerica to make automatic withdrawals of the monthly premium. Most of the bank account numbers provided by Solomon were false and the bank rejected Transamerica's attempts to withdraw premium because the accounts did not exist. In addition, one listed account was closed, and another account had insufficient funds.
25. On or about July 21, 2020, and again on August 7, 2020, Solomon called Transamerica, impersonated D.S., and provided new false bank account information. The bank rejected Transamerica's attempts to withdraw premium from the newly provided accounts because the bank accounts did not exist.
26. Between March 3, 2020, and September 21, 2020, all five of D.S.'s policies were lapsed or canceled. Four of the policies lapsed due to nonpayment of premiums. Transamerica collected and earned two months of premium for the fifth policy, which was then canceled when the bank account closed after two months of premium payments, and then Solomon provided the new false, nonexistent bank account information described above.

27. On September 23, 2020, and September 24, 2020, Transamerica attempted, without success, to discuss the policies with D.S. directly.

J.W.'s Second Life Policy

28. On February 21, 2020, Solomon submitted a life insurance policy application to Transamerica for J.W. As a result, Transamerica issued a life insurance policy to J.W.
29. J.W. made monthly payments for this policy, but stopped paying premium after August 2020.
30. On August 7, 2020, Solomon submitted another life insurance policy application to Transamerica for J.W. As a result, Transamerica issued a second life insurance policy to J.W.
31. In this new application, Solomon listed false bank account information for J.W. As a result, the bank rejected Transamerica's attempts to withdraw premiums because the bank account did not exist.
32. On or about August 28, 2020, Solomon called Transamerica, impersonated J.W., and provided new bank account information for J.W.'s second policy. However, that new bank account was the same account as the account previously used to make one of several premium payments for J.W.'s first life policy issued in February. Only one payment cleared from this account for the second life policy.
33. On September 5, 2020, and September 11, 2020, both of J.W.'s policies lapsed for nonpayment of premium.

L.R.'s Twenty Life Policies

34. Between June 1, 2020, and August 17, 2020, Solomon submitted 20 separate life insurance policy applications to Transamerica for one proposed owner and beneficiary, L.R. The proposed insureds were mostly the purported children of L.R. and listed L.R. as the sole beneficiary of each policy. As a result, Transamerica issued 20 separate life insurance policies to owner, L.R.

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35. With each application, Solomon submitted an electronic payment form purportedly signed by L.R. authorizing Transamerica to make automatic withdrawals of the monthly premium. Solomon provided false bank account numbers in each application. The bank rejected Transamerica's attempts to withdraw premium because the bank accounts did not exist.
36. On August 26, 2020, Solomon sent two faxes to Transamerica with new bank account information for four of L.R.'s policies and requested that the drafting date be changed to a later date. When Transamerica attempted to withdraw funds, the bank rejected their attempts due to insufficient funds.
37. On September 23, 2020, and September 24, 2020, Transamerica attempted, without success, to discuss the policies with L.R. directly.
38. Between August 10, 2020, and November 4, 2020, all 20 policies lapsed with no premiums collected by Transamerica.

J.R.'s Life Policy

39. On or about June 1, 2020, Solomon submitted one life insurance policy application to Transamerica for J.R. and, as a result, Transamerica issued a life insurance policy to J.R.
40. With J.R.'s application Solomon submitted an electronic payment form, purportedly signed by L.R., authorizing Transamerica to make automatic withdrawals of the monthly premium from the purported bank account of a different person, L.R., the owner of the 20 policies described above. Solomon provided that false bank account number in J.R.'s application. The bank rejected Transamerica's attempts to withdraw premium because the bank account did not exist.
41. Between June and August 2020, Solomon gave Transamerica three other false bank account numbers for J.R.'s single policy. Each of Transamerica's attempts to withdraw the funds from these three different accounts was rejected by the bank because the accounts did not exist.
42. On September 2, 2020, J.R.'s policy lapsed with no premiums collected by Transamerica.

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K.M.'s Life Policy

43. On May 22, 2020, Solomon submitted a life insurance policy application to Transamerica for K.M. and Transamerica issued a policy to K.M.
44. With K.M.'s application, Solomon submitted an electronic payment form purportedly signed by K.M. authorizing Transamerica to make automatic withdrawals of the monthly premium. Solomon provided a false bank account number in K.M.'s application. The bank rejected Transamerica's attempts to withdraw premium because the account did not exist.
45. On or about July 2, 2020, Solomon called Transamerica, impersonated K.M., and provided a new false bank account number. The bank again rejected Transamerica's attempts to withdraw premiums because that account also did not exist.
46. On August 15, 2020, K.M.'s policy lapsed with no premiums collected.

K.O.'s Life Policy

47. On June 12, 2020, Solomon submitted a life insurance policy application to Transamerica for K.O. and Transamerica issued a policy to K.O.
48. With K.O.'s application, Solomon submitted an electronic payment form purportedly signed by K.O. authorizing Transamerica to make automatic withdrawals of the monthly premium. Solomon provided a false bank account number in the application. The bank rejected Transamerica's attempts to withdraw premium because the account did not exist.
49. On or about August 12, 2020, Solomon called Transamerica, impersonated K.O., and provided a new false bank account number. The bank again rejected Transamerica's attempts to withdraw premiums because the account did not exist.
50. On August 12, 2020, K.O.'s policy lapsed with no premiums collected by Transamerica.

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L.G.'s Life Policy

51. On April 21, 2020, Solomon submitted a life insurance policy application to Transamerica for L.G. and Transamerica issued a policy to L.G.
52. On April 23, 2020, Transamerica collected one monthly premium payment from the bank account provided in the application.
53. On May 23, 2020, the premium was not remitted or paid, and the policy was canceled.
54. On or about July 27, 2020, Solomon called Transamerica, impersonated L.G., and provided a false bank account number to pay the premiums for the policy. The bank rejected Transamerica's attempts to withdraw premiums because the account did not exist, so the policy was not reinstated.

L.B.'s Life Policy

55. On July 15, 2020, Solomon submitted a life insurance policy application to Transamerica for L.B. and Transamerica issued a policy to L.B.
56. With L.B.'s application, Solomon submitted an electronic payment form purportedly signed by L.B. authorizing Transamerica to make automatic withdrawals of the monthly premium. Solomon provided a false bank account number in L.B.'s application. The bank rejected Transamerica's attempts to withdraw premium because the account did not exist.
57. On or about August 17, 2021, Solomon called Transamerica, impersonated L.B., and provided another false bank account number. The bank again rejected Transamerica's attempts to withdraw premiums because the account did not exist.
58. On October 6, 2020, L.B.'s policy lapsed with no premiums collected by Transamerica.

O.L.'s Life Policy

59. On December 27, 2019, Solomon submitted a life insurance policy application to Transamerica for O.L. and Transamerica issued a policy to O.L.

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60. With O.L.'s application, Solomon submitted an electronic payment form purportedly signed by O.L. authorizing Transamerica to make automatic withdrawals of the monthly premium. Solomon provided the number for a frozen bank account.
61. On April 17, 2020, the policy lapsed with no premiums collected by Transamerica.
62. Between April 7, 2020, and July 29, 2020, Solomon submitted four new life insurance policy applications to Transamerica for O.L. and Transamerica issued four new policies to O.L.
63. Solomon again submitted electronic payment forms with each of O.L.'s new applications and included new false bank account numbers in each form. The bank rejected each of Transamerica's attempts to withdraw premiums because each of those accounts did not exist.
64. On or about July 15, 2020, Solomon called Transamerica, impersonated O.L., and provided an additional false bank account number.
65. Between June 18, 2020, and August 31, 2020, O.L.'s four remaining policies terminated with no premiums collected by Transamerica.
66. On September 24, 2020, and September 25, 2020, Transamerica attempted, without success, to discuss the policies with O.L. directly.

W.S.'s Life Policy

67. On June 15, 2020, Solomon submitted a life insurance policy application to Transamerica for W.S. and Transamerica issued a policy to W.S.
68. With W.S.'s application, Solomon submitted an electronic payment form purportedly signed by W.S. authorizing Transamerica to make automatic withdrawals of the monthly premium. Solomon provided a false bank account number in W.S.'s application. The bank rejected Transamerica's attempts to withdraw premium because the account did not exist.

69. On or about August 7, 2020, Solomon called Transamerica, impersonated W.S., and provided another bank account number.
70. On November 2, 2020, W.S.'s policy lapsed with no premiums collected by Transamerica.

Misappropriation, Conversion, or Illegally Withholding Money Belonging to Insurer

Transamerica

71. By providing false information to Transamerica on multiple occasions, Solomon prevented the immediate charge back and delayed the charge back of the commissions that were paid to her when the policies were bound. As a result, Transamerica issued about \$77,311.52 in unearned commissions to Solomon.
72. After discovering the false information prevented the withdrawal of premiums from the bank accounts identified in the above applications, Transamerica took steps to attempt to recoup the unearned commissions from Solomon without success.
73. On January 12, 2021, Transamerica sent a letter to Solomon stating that she was terminated for cause "due to suspected fraud" and "for failing to obtain proper signatures from applicants or policy holders." The letter also noted that Solomon's current balance was \$77,311.52 and requested that she remit a cashier's check for that amount.
74. On January 22, 2021, Transamerica canceled Solomon's appointment for cause.
75. Solomon has not returned the unearned commissions to Transamerica, and therefore has misappropriated, converted, or otherwise illegally withheld those funds.

Americo Financial Life and Annuity Insurance Company

76. In June 2021, Americo Financial Life and Annuity Insurance Company (Americo) notified the department that Solomon had a history of premium drafts being returned by banks due to insufficient funds and invalid, or false, bank account information being provided with the policy applications.

77. After approximately eight months as a producer, Americo canceled Solomon's appointment on November 21, 2017. At that time, Solomon owed Americo \$40,628.09 in unearned commissions.
78. Solomon began to make payments to Americo. However, by August 2018, Solomon had stopped making payments to Americo. Solomon still owes an outstanding balance of \$26,520.09 to Americo.

Legal Allegations

1. Solomon has misappropriated, converted, or illegally withheld money belonging to an insurer, in violation of TEX. INS. CODE § 4005.101(b)(4)(A).
2. Solomon has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

Relief Sought

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

1. revoking Taneshia Sherette Solomon's license;
2. directing Taneshia Sherette Solomon to make restitution to Transamerica Life Insurance Company in the amount of \$77,311.52 under TEX. INS. CODE § 82.053;
3. directing Taneshia Sherette Solomon to make restitution to Americo Financial Life and Annuity Insurance Company in the amount of \$26,520.09 under TEX. INS. CODE § 82.053; and
4. imposing any other just and appropriate relief to which the department may be entitled to by law.

2023-7857

Original Petition

Taneshia Sherette Solomon

Page 12 of 12

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "A Kalapach", with a long horizontal flourish extending to the right.

Anna Kalapach

State Bar No. 24083290

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6326 (Direct)

(512) 490-1020 (Fax)

anna.kalapach@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

2023-7857

Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Anna Kalapach

Bar No. 24083290

Enforcementgeneral@tdi.texas.gov

Envelope ID: 68681147

Status as of 9/28/2022 9:58 AM CST

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	9/28/2022 9:02:01 AM	SENT

2023-7857

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Mary Ruiz on behalf of Anna Kalapach

Bar No. 24083290

Enforcementgeneral@tdi.texas.gov

Envelope ID: 68681147

Status as of 9/28/2022 9:58 AM CST

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Anna Kalapach		Anna.Kalapach@tdi.texas.gov	9/28/2022 9:02:01 AM	SENT
Rachel Cloyd		Rachel.Cloyd@tdi.texas.gov	9/28/2022 9:02:01 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	9/28/2022 9:02:01 AM	SENT

2023-7857

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Mary Ruiz on behalf of Anna Kalapach

Bar No. 24083290

Enforcementgeneral@tdi.texas.gov

Envelope ID: 68681147

Status as of 9/28/2022 9:58 AM CST

Associated Case Party: TANESHIA SHERETTE SOLOMON

Name	BarNumber	Email	TimestampSubmitted	Status
TANESHIA SHERETTE SOLOMON		[REDACTED]	9/28/2022 9:02:01 AM	SENT

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Mary Ruiz on behalf of Anna Kalapach

Bar No. 24083290

Enforcementgeneral@tdi.texas.gov

Envelope ID: 68819217

Status as of 10/3/2022 9:48 AM CST

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Rachel Cloyd		Rachel.Cloyd@tdi.texas.gov	10/3/2022 9:41:57 AM	SENT
Leah Gillum		Leah.Gillum@tdi.texas.gov	10/3/2022 9:41:57 AM	SENT
Anna Kalapach		Anna.Kalapach@tdi.texas.gov	10/3/2022 9:41:57 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	10/3/2022 9:41:57 AM	SENT
Catarina Tapia		Catarina.Tapia@tdi.texas.gov	10/3/2022 9:41:57 AM	SENT

2023-7857

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Mary Ruiz on behalf of Anna Kalapach

Bar No. 24083290

Enforcementgeneral@tdi.texas.gov

Envelope ID: 68819217

Status as of 10/3/2022 9:48 AM CST

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	10/3/2022 9:41:57 AM	SENT

2023-7857

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Mary Ruiz on behalf of Anna Kalapach

Bar No. 24083290

Enforcementgeneral@tdi.texas.gov

Envelope ID: 68819217

Status as of 10/3/2022 9:48 AM CST

Associated Case Party: TANESHIA SHERETTE SOLOMON

Name	BarNumber	Email	TimestampSubmitted	Status
TANESHIA SHERETTE SOLOMON		[REDACTED]	10/3/2022 9:41:57 AM	SENT

Firm Mailing Book For Accountable Mail



Name and Address of Sender

MC ENF M RUIZ
 TEXAS DEPARTMENT OF INSURANCE
 1601 CONGRESS AVENUE, SUITE 6.900
 AUSTIN TX 78711

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

USPS Tracking/Article Number

1. 9214 6901 9403 8391 4783 74

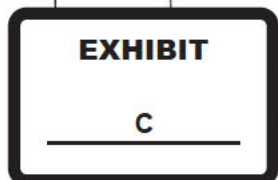
ANNA/26129

Addressee (Name, Street, City, State, & ZIP Code™)

TANESHIA SHERETTE SOLOMON
 [REDACTED]
 RICHMOND, TX 77406-5820

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

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
1.68	4.00	Handling Charge - If Registered and over \$50,000 in value				Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling



Postmaster Per (Name of receiving employee)

[Signature]

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office

Complete in Ink

Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacypolicy.



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: 10/03/2022
Shipped From:
Name: MC ENF M RUIZ
Address: 1601 CONGRESS AVENUE SUITE 6 900
City: AUSTIN
State: TX ZIP+4® 78711

Type of Mail	Volume
Priority Mail Express®*	
Priority Mail®	0
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

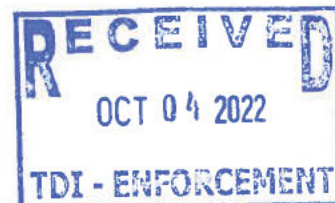
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0039 6692 91

ANNA/26129



Date Produced: 10/10/2022

ConnectSuite Inc.:

The following is the delivery information for Certified Mail™/RRE item number 9214 8901 9403 8391 4783 74. Our records indicate that this item was delivered on 10/05/2022 at 01:05 p.m. in RICHMOND, TX 77406. The scanned image of the recipient information is provided below.

Signature of Recipient :

[Redacted signature area]

Address of Recipient :

[Redacted address area]

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

[Redacted customer reference number] N
RICHMOND, TX 77406-5820

Customer Reference Number: C3719459.22106818
Return Reference Number ANNA/26129

