

No. 2025-9233

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

Date: 04/02/2025

Subject Considered:

Kristopher William Keesee
Denton, Texas

Default Order
TDI Enforcement File No. 28133

General Remarks and Official Action Taken:

The subject of this default order is whether an adjuster all-lines license should be issued to Kristopher William Keesee (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 January 28, 2025, 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] Denton, Texas 76210.
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.

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, 4101.051, and 4101.201; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502¹ 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, and 19.906.
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.

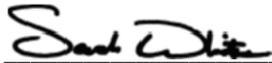
¹ All references to 28 TEX. ADMIN. CODE § 1.502 herein, are to the version of that rule pre-dating amendments adopted in Order 2023-8185, effective on and after September 26, 2023.

Order

It is ordered that Kristopher William Keesee's 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: 
FC5D7EDDFFBB4F8... _____
Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Sarah White, 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 Kristopher William Keesee. I have confirmed that:

- a. The last mailing address provided to the department in writing by Kristopher William Keesee is [REDACTED], Denton, Texas 76210.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 28, 2025, which was sent to Kristopher William Keesee.
- c. On January 28, 2025, the Notice of Allegations addressed to Kristopher William Keesee 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:

David Moreno _____
94204EF8055C481...
Affidavit

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 2/20/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

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

2025-9233



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

January 28, 2025

Kristopher William Keesee



Denton, TX 76210

Via CM/RRR No. 9214890194038398356903

Via First Class Mail

Via Email:



**TDI ENFORCEMENT CASE NO. 28133
NOTICE OF ALLEGATIONS AGAINST KRISTOPHER WILLIAM KEESEE**

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

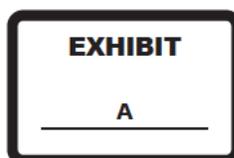
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Sarah White, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Sarah.White@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, 4101.051, and 4101.201, TEX. OCC. CODE §§ 53.021–53.023, 28 TEX. ADMIN. CODE § 1.502,¹and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

License Application

1. On April 25, 2021, Kristopher William Keesee (Keesee) applied for an adjuster all-lines license to be issued by TDI.
2. On June 30, 2021, TDI proposed to deny Keesee's application based on his criminal history.
3. Keesee made a written request for a hearing to appeal TDI's proposed denial.

Criminal History

Burglary of a Habitation, Theft, and Criminal Mischief

4. On July 17, 2002, Keesee pleaded guilty to two felonies, state jail felony theft and second-degree felony burglary of a habitation, in cause no. CR-01-517, in the 22nd Judicial District Court, in Hays County, Texas. The District Court placed Keesee on five years deferred adjudication for the felony theft and 10 years deferred adjudication for the felony burglary of a habitation. The District Court also ordered Keesee to pay fines.
5. Also on July 17, 2002, Keesee pleaded guilty to state jail felony criminal mischief in a separate cause no. CR-01-417, in the 22nd Judicial District Court, in Hays County, Texas. The District Court placed Keesee on five years deferred adjudication for this third felony, and ordered him to pay a fine.
6. While Keesee was initially on deferred adjudication in cause nos. CR-01-517 and CR-01-417, he committed and was convicted of additional crimes.

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.

Failure to Identify - Fugitive

7. On July 25, 2002, Keesee was convicted of misdemeanor failure to identify – fugitive in cause no. 66,722, in the County Court at Law in and for Hays County, Texas. The court sentenced Keesee to 22 days in jail and ordered him to pay a fine.

Issuance of a Bad Check

8. On March 4, 2004, Keesee pleaded guilty to the misdemeanor issuance of a bad check in cause no. 03-3693, in the County Court at Law of Ector County, Texas. The court ordered Keesee to pay a \$150 fine.

Revocation of Deferred Adjudications, Three Felony Convictions, and Probated Suspensions

9. On August 17, 2005, the court revoked Keesee's three deferred adjudications in cause nos. CR-01-517 and CR-01-417 in the 22nd Judicial District Court, in Hays County, Texas. The District Court convicted him of three felony offenses: burglary of a habitation, theft, and criminal mischief.
10. The court imposed:
 - a. a 10 year confinement sentence, suspended to 10 years probation for his burglary of a habitation conviction;
 - b. a two year confinement sentence, suspended to five years probation for his theft conviction; and
 - c. a two year confinement sentence, suspended for five years for his criminal mischief conviction.
11. While serving probation sentences, Keesee committed and was convicted of additional crimes.

Assault Family Violence

12. On October 19, 2007, Keesee pleaded guilty to and was convicted the misdemeanor assault family violence in cause no. 06-0648, in the County Court at Law #2, in Ector County, Texas. The court sentenced Keesee to 55 days in county jail.

Evading Arrest

13. Also on October 19, 2007, Keese pleaded guilty to and was convicted of misdemeanor evading arrest in cause no. 06-5420, in the County Court, in Ector County, Texas. The court sentenced Keese to 55 days in county jail, to run concurrently with his sentence in cause no. 06-0648.

Unlawful Restraint

14. Additionally, on October 19, 2007, Keese pleaded guilty to misdemeanor unlawful restraint, in cause no. 06-0605, in the County Court, in Ector County, Texas. The court sentenced Keese to 55 days in county jail, to run concurrently with his sentences in cause no. 06-0648 and 06-5420.

Probations Revoked and Sentenced to Confinement for the Three Felonies

15. On January 10, 2008, the District Court revoked all of Keese's probation sentences in cause nos. CR-01-517 and CR-01-417 in the 22nd Judicial District Court, in Hays County, Texas. The District Court sentenced Keese to
 - a. four years confinement for his burglary of a habitation conviction;
 - b. 22 months confinement for his theft conviction; and
 - c. 22 months confinement for his criminal mischief conviction.
16. The confinement sentences in cause nos. CR-01-517 and CR-01-417 for Keese's three convictions ran concurrently.

Assault Family Member Violence as a Repeat Offender

17. On January 6, 2011, Keese pleaded guilty to third degree felony assault family member violence, with enhanced punishment as a repeat offender, in cause no. CR38055 in the 142nd Judicial District Court, in Midland County, Texas. The court sentenced Keese to 12 years confinement in the Texas Department of Criminal Justice (TDCJ), with credit for time spent in jail for pretrial confinement.

Interference with Emergency Telephone Call

18. On January 27, 2011, the court convicted Keesee of misdemeanor interference with emergency telephone call, in cause no. 128244, in the County Court of Midland County, Texas. The court sentenced Keesee to five days in jail.

Assault Family/Household Member with Previous Conviction

19. On July 29, 2015, Keesee pleaded guilty to and was convicted of third degree felony assault family/household member with previous conviction, in cause no. CR 1501448, in the 51st District Court of Coke County, Texas. Keesee was sentenced to two years confinement in TDCJ to run concurrently, specifically from the dates of May 17, 2015, until July 29, 2015.

Driving While Intoxicated

20. On October 29, 2018, Keesee pleaded nolo contendere/guilty and was convicted of misdemeanor DWI, in cause no. MBI1512114-C, in the County Criminal Court #3, in Dallas County, Texas. The court sentenced Keesee to 120 days in jail, with 690 days credit for time served, and ordered him to pay a fine.

Parole

21. Keesee was released from TDCJ confinement to parole on or about April 10, 2018, and was scheduled to complete parole on or about May 25, 2023.

Legal Allegations

1. Keesee has committed acts for which a license may be denied pursuant to TEX. INS. CODE § 4005.101(b) because he:
 - a. has engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5); and
 - b. has been convicted of a felony, as completed by TEX. INS. CODE § 4005.101(b)(8)..
2. Keesee committed felony and misdemeanor offenses and has engaged in fraudulent or dishonest activity that directly relates to the duties and

responsibilities of the licensed occupation, as contemplated in 28 TEX. ADMIN. CODE §§ 1.502(d) and (f).

3. Keesee committed an offense that TDI considers to be of such serious nature that it is of prime importance in determining fitness for licensure or authorization, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e) and TEX. OCC. CODE §§ 53.021-53.023.
4. Keesee committed an offense for which fraud, dishonesty, or deceit is an essential element as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(1).
5. Keesee committed a felony offense involving moral turpitude, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(3).
6. Keesee committed an offense with the essential elements of a felony assault offense, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(4)(B).
7. Keesee committed an offense with the essential elements of a burglary offense, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(4)(E).
8. Keesee committed an offense with the essential elements of a theft offense, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(4)(F).
9. 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 TDI determines that the applicant has committed an offense 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 a serious nature that it is of prime importance when determining fitness for licensure;
 - d. considers any felony involving moral turpitude to be of such a serious nature that it is of prime importance when determining fitness for licensure;

- e. considers any felony assault offense to be of such a serious nature that it is of prime importance when determining fitness for licensure;
 - f. considers any burglary offense to be of such a serious nature that it is of prime importance when determining fitness for licensure; and
 - g. considers any theft offense to be of such a serious nature that it is of prime importance when determining fitness for licensure.
10. Keese has been convicted of multiple 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,



Sarah White
State Bar No. 24064622
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6354 (Direct)
(512) 490-1020 (Fax)
Sarah.White@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Sarah White, certify that a true and correct copy of this *Notice of Allegations Against Kristopher William Keesee* was sent by the following methods on this 28th day of January, 2025 to:

Kristopher William Keesee
[REDACTED]
Denton, TX 76210

Via CM/RRR No.9214890194038398356903
Via First Class Mail
Via Email: [REDACTED]

Respondent Pro Se



Sarah White

2025-9233

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 Roxanne Rodriguez
 January 28, 2025

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

Affix Stamp Here
 (If issued as an international certificate of mailing or for additional copies of this receipt), Postmark with Date of Receipt

USPS Tracking/Article Number	Address (Name, Street, City, State, & Zip Code)	Postage	Extra Services 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
White/28133	Kristopher William Keese [Redacted] Denton, TX 76210	1.00												

Number of Pieces Sent by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)	Handling Charge-if Registered and or	Adult Signature Required	Adult Signature Restricted Delive	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Del	Special Handlin
1		W. Rodriguez								

RECEIVED
 JAN 29 2025
TDI - ENFORCEMENT

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US POSTAGE

EXHIBIT
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01112134
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 AUSTIN, TX
 JAN 29 2025
 CAPTOL STATION
 252728293031
 151-954321

PS Form 3877, June 2015
 Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy policy.

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: 01/28/2025

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:

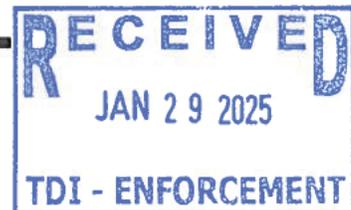
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 0058 6309 68



White/28133

EXHIBIT

C



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 (CCD)
 - 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.

USPS Tracking/Article Number

1. 9214 8901 9403 8398 3669 03

White/28133

KRISTOPHER WILLIAM KEESSE
 Addresssee (Name, Street, City, State, & ZIP Code™)
 DENTON, TX 76210

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
0.97	4.85								2.62			

Handling Charge - if Registered and over \$50,000 in value

RECEIVED
 JAN 29 2025
TDI - ENFORCEMENT

2025-9233

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

PS Form 3877, January 2017 (Page 1 of 1) Complete in Ink Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacy policy.

