

No. 2025-9301

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

**Date: 05/19/2025**

**Subject Considered:**

Jeffery K. Forrest  
Houston, Texas

Consent Order  
SOAH Docket No. 454-25-16961  
TDI Enforcement File No. 32609

**General remarks and official action taken:**

This is a consent order with Jeffery K. Forrest (Forrest). Forrest, a licensed adjuster, acted as, and held himself out as, a public insurance adjuster for eight months before he obtained the proper license. Forrest also advertised his public insurance adjusting services under names that are identical to a licensed public insurance adjusting firm that he is not associated with. Forrest has agreed to cease and desist using the names "A+ Public Adjusters" and "A Plus Public Adjusters," operating his website under those names, and using the official TDI state seal in his advertising. Further, Forrest has agreed to pay an administrative penalty of \$5,000.

**Waiver**

Forrest acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Forrest waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

# 2025-9301

Commissioner's Order

Jeffery K. Forrest

SOAH Docket No. 454-25-16961

Page 2 of 6

## Findings of Fact

### Background and Licensure

1. Under individual identification number 2615402, Forrest holds two resident licenses:
  - a. an adjuster all lines license issued on September 9, 2022; and
  - b. a public insurance adjuster license issued on June 23, 2023.

### Unauthorized Public Adjusting

2. Prior to issuance of his public insurance adjuster license, Forrest held himself out as a public insurance adjuster to the Texas Windstorm Insurance Association (TWIA) and other admitted insurers.
3. Forrest sent TWIA and other insurers letters of representation indicating he was acting as a public insurance adjuster on behalf of numerous Texas residents, after having entered into agreements with those policyholders.
4. Specifically, between November 22, 2022, and June 1, 2023, Forrest purported to represent at least 13 different Texas residents in 13 insurance claims with TWIA and other admitted insurers.

### Misleading Advertising under Unregistered Names

5. Forrest represents that he was misinformed about the requirements for obtaining a public adjuster license and mistakenly took the adjuster exam when he intended to sit for the public insurance adjuster exam.
6. Under firm identification number 202782, TDI issued a non-resident public insurance adjuster license to A+ Public Adjusters, LLC on May 26, 2023. That corporation is neither owned, operated, nor controlled by Forrest. Forrest is not employed or contracted with that corporation and has no connection whatsoever to it.
7. While he was not licensed as a public insurance adjuster, and continuing after he obtained that license, Forrest improperly used and advertised his public adjusting

# 2025-9301

Commissioner's Order

Jeffery K. Forrest

SOAH Docket No. 454-25-16961

Page 3 of 6

services under assumed names he failed to register with TDI, specifically "A+ Public Adjusters" and "A Plus Public Adjusters."

8. By falsely holding himself out as "A+ Public Adjusters" and "A Plus Public Adjusters," Forrest misled, and continues to mislead TWIA, insurers, and Texas residents that he is somehow associated with the licensed corporation, when he is not.
9. Forrest operates the website [www.aplusadjusterstx.com](http://www.aplusadjusterstx.com), advertising his public insurance adjusting services and publicly displaying:
  - a. testimonials from non-existent customers who have purportedly used his services;
  - b. logos for non-existent businesses that have purportedly used his services; and
  - c. the official TDI state seal without authorization from TDI or the state of Texas.

## Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 541.003, 541.052, 541.059, 4101.051, 4101.201, 4102.051, and 4102.201.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056 and TEX. INS. CODE §§ 36.104 and 82.055.
3. Forrest has knowingly and voluntarily waived all procedural rights to which he may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Forrest violated TEX. INS. CODE §§ 101.102 and 4102.051 by acting as a public insurance adjuster and holding himself out as a public insurance adjuster in this state without holding that license.
5. Forrest violated TEX. INS. CODE §§ 541.003 and 541.052 and 28 TEX. ADMIN. CODE §§ 21.4, 21.103, 21.104(c), and 21.107 by making, publishing, disseminating, or circulating insurance advertisements and solicitations before the public that had the capacity or tendency to mislead or deceive.

# 2025-9301

Commissioner's Order

Jeffery K. Forrest

SOAH Docket No. 454-25-16961

Page 4 of 6

6. Forrest violated TEX. INS. CODE §§ 541.003, 541.059(a)(1), 4102.159, and 4102.162 and 28 TEX. ADMIN. CODE §§ 19.713(b)(3), 21.3, and 21.104(a)(2) by using, displaying, publishing, circulating, distributing, or causing the same in public media, a name that is the same as or deceptively similar to the name adopted and used by another insurance entity authorized to engage in business under the laws of this state.

## Order

It is ordered that Jeffery K. Forrest pay an administrative penalty of \$5,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

It is further ordered that on or before the date of this order, Jeffery K. Forrest must cease and desist from:

- (1) operating the website [www.aplusadjusterstx.com](http://www.aplusadjusterstx.com); and
- (2) using, displaying, publishing, circulating, distributing, advertising, acting as, or holding himself out under:
  - a. the names "A+ Public Adjusters" or "A Plus Public Adjusters"; and
  - b. the TDI seal or any seal of the state of Texas.

Signed by:  
  
FC5D7EDDFFB4F8...

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Cassie Brown  
Commissioner of Insurance

# 2025-9301

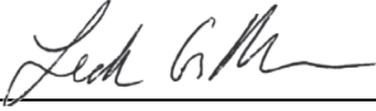
Commissioner's Order

Jeffery K. Forrest

SOAH Docket No. 454-25-16961

Page 5 of 6

Recommended and reviewed by:



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Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division



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Kaycee Crisp, Staff Attorney  
Enforcement

**Affidavit**

STATE OF Texas §  
§  
COUNTY OF Harris §

Before me, the undersigned authority, personally appeared Jeffery K. Forrest, who being by me duly sworn, deposed as follows:

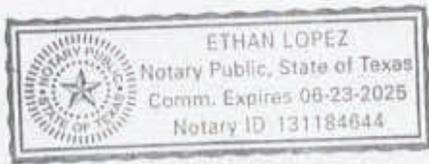
"My name is Jeffery K. Forrest. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

*Jeffery K. Forrest*  
Affiant

SWORN TO AND SUBSCRIBED before me on ~~Apr~~ May 1, 2025.

(NOTARY SEAL)



*Ethan Lopez*  
Signature of Notary Public  
Ethan Lopez  
Printed Name of Notary Public