

No. 2025-9539

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

Date: 10/06/2025

Subject Considered:

Herbert Bedu Addo
Arlington, Texas

Default Order
TDI Enforcement File No. 35696

General remarks and official action taken:

The subject of this default order is whether an adjuster all lines license should be issued to Herbert Bedu Addo (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 August 20, 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], Arlington, TX 76014.
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.

2025-9539

Commissioner's Order

Herbert Bedu Addo

Page 2 of 4

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, 4005.101, 4005.102, and 4101.051; 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, 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.

2025-9539

Commissioner's Order

Herbert Bedu Addo

Page 3 of 4

Order

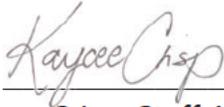
It is ordered that Herbert Bedu Addo's application is denied. A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

Signed by:

FC5D7EDDFFB4F8

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Kaycee Crisp, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §
 §
COUNTY OF TRAVIS §

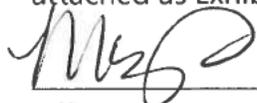
Before me, the undersigned authority, personally appeared Mary Ruiz, who, being by me duly sworn, deposed as follows:

"My name is Mary Ruiz 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 Herbert Bedu Addo. I have confirmed that:

- a. The last mailing address provided to the department in writing by Herbert Bedu Addo is [REDACTED] Arlington, TX 76014.
- b. The file maintained by Enforcement contains a Notice of Allegations dated August 20, 2025, which was sent to Herbert Bedu Addo.
- c. On August 20, 2025, the Notice of Allegations addressed to Herbert Bedu Addo was mailed first-class and certified, return receipt requested, to his last known address.

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



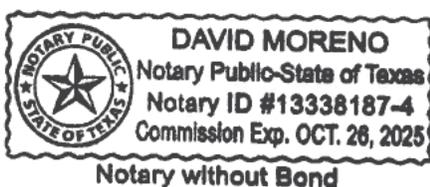
Affiant

SWORN TO AND SUBSCRIBED before me on September 16 2025.

(NOTARY SEAL)

David Moreno
Signature of Notary Public

David Moreno
Printed Name of Notary Public



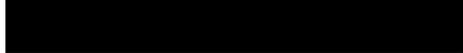
2025-9539



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

August 20, 2025

Herbert Bedu Addo

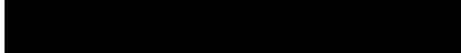


Arlington, TX 76014

Via CM/RRR: 9214 8901 9403 8328 5003 69

Via First Class Mail

Via Email:



**TDI ENFORCEMENT CASE NO. 35696
NOTICE OF ALLEGATIONS AGAINST HERBERT BEDU ADDO**

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

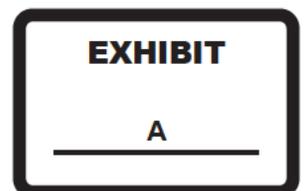
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Kaycee Crisp, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Kaycee.Crisp@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 4101.051; 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.

Factual Allegations

License Application

1. On July 30, 2024, Herbert Bedu Addo (Bedu Addo) applied to TDI for an adjuster all lines license.
2. On September 17, 2024, TDI proposed to deny Bedu Addo's license application.
3. Bedu Addo appealed TDI's decision and made a written request for a hearing.

Criminal History

4. On November 23, 2021, Bedu Addo was charged with two counts of sexual assault in case number 0977759 in Tarrant County, Texas.
5. On March 8, 2023, Bedu Addo entered into a plea bargain under which he pleaded guilty to one lesser included count of third-degree felony attempted sexual assault in case number 1691830D in Tarrant County, Texas.
6. Accordingly, on March 8, 2023, an Order of Deferred Adjudication was entered in case number 1691830D in Tarrant County, Texas, sentencing Bedu Addo to 30 days confinement in the Tarrant County jail beginning February 27, 2023, and six years of deferred adjudication community supervision. The conditions of his community supervision also included no contact with the injured party, to pay a \$600 fine and court costs, and to register as a sex offender.
7. Bedu Addo will remain on community supervision until at least March 2029.
8. On December 8, 2023, the Tarrant County District Court, in case number 1691830, supplemented Bedu Addo's conditions of community supervision to memorialize

that he surrendered himself to serve an additional 15 days of jail time on October 5, 2023, and received credit for time served.

9. On December 23, 2024, the Tarrant County District Court, in case number 1691830, ordered Bedu Addo to report to Tarrant County Jail on January 6, 2025 to remain in jail, and await placement to serve treatment and a period of confinement in the State of Texas Contracted Intermediate Sanction Facility (ISF-COG) for a period of not less than 45 days to no more than 120 days (cognitive track).
10. Public records also show Bedu Addo must remain on the Texas Sex Offender Registry until at least February 17, 2039.

Legal Allegations

1. Bedu Addo has committed an offense for which a license may be denied because under:
 - a. TEX. OCC. CODE § 53.021(a)(1), the offense directly relates to the duties and responsibilities of the licensed occupation, as contemplated in 28 TEX. ADMIN. CODE § 1.502(d) and (f);
 - b. TEX. OCC. CODE § 53.021(a)(2), the offense is listed in Article 42A.054(10), Code of Criminal Procedure, specifically TEX. PENAL CODE § 22.011(a)(1) attempted sexual assault; and
 - TEX. OCC. CODE § 53.021(a)(3), it is a sexually violent offense, as defined by Article 62.001(5)(A), Code of Criminal Procedure, specifically TEX. PENAL CODE § 22.011(a)(1) attempted sexual assault.
2. Pursuant to TEX. OCC. CODE § 53.021(a) and (d), the commissioner may deny Bedu Addo's license application and consider him to have been convicted of third-degree felony attempted sexual assault because:
 - a. he has not completed the period of supervision, pursuant to TEX. OCC. CODE § 53.021(d)(1)(B)(i); and
 - b. pursuant to TEX. OCC. CODE § 53.021(d)(2), TDI determined:
 - i. Bedu Addo continues to pose a continued threat to public safety; or

- ii. employment of Bedu Addo in the licensed occupation would create a situation in which he has the opportunity to repeat the prohibited conduct.
3. Bedu Addo has committed a felony offense that directly relates to the duties and responsibilities of the licensed occupation, as contemplated in 28 TEX. ADMIN. CODE § 1.502(f)(3), (f)(4)(E), (f)(5), and (f)(6).
4. Bedu Addo committed an offense that TDI considers to be of such a serious nature that it is of prime importance in determining fitness for licensure, as contemplated by 28 TEX ADMIN. CODE 1.502(f) and TEX. OCC. CODE §§ 53.021–53.023.
5. TDI guidelines, 28 TEX. ADMIN. CODE § 1.502(c)–(f), 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 a felony or misdemeanor, or has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation;
 - c. considers the following to be of prime importance when determining fitness for licensure:
 - i. any felony offense involving moral turpitude;
 - ii. any offense with the essential elements of a sexual offense, as described by Penal Code Chapter 21;
 - iii. any offense any offense described by Code of Criminal Procedure Article 42A.054; and
 - iv. any sexually violent offense as described by Code of Criminal Procedure Article 62.001.

Relief Sought

TDI seeks the following relief:

1. denial of your license application; and

2025-9539

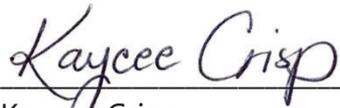
Notice of Allegations

Herbert Bedu Addo

Page 5 of 6

2. 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,



Kaycee Crisp

State Bar No. 24057368

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6329 (Direct)

(512) 490-1020 (Fax)

Kaycee.Crisp@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, Kaycee Crisp, certify that a true and correct copy of this *Notice of Allegations Against Herbert Bedu Addo* was sent by the following methods on this 20th day of August, 2025 to:

Herbert Bedu Addo



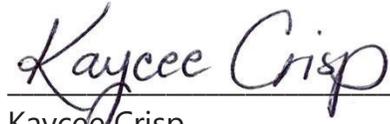
Arlington, TX 76014

Via CM/RRR: 9214 8901 9403 8328 5003 69

Via First Class Mail

Via Email:





Kaycee Crisp

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: 08/20/2025
Shipped From:
Name: MC ENF D MORENO
Address: 1601 CONGRESS AVENUE SUITE 6 900
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

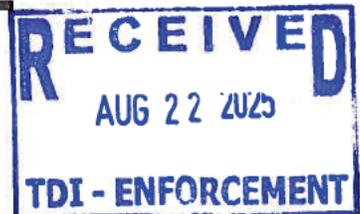
- Note to RSS Clerk:
1. Home screen > Mailing/Shipping > More
 2. Select Shipment Confirm
 3. Scan or enter the barcode/label number from PS Form 5630
 4. Confirm the volume count message by selecting Yes or No
 5. Select Pay and End Visit to complete transaction

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

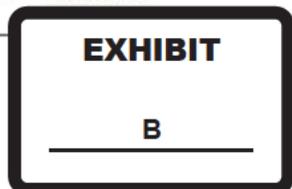
USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0063 8724 52



Kaycee/35696





Firm Mailing Book For Accountable Mail

Name and Address of Sender
MC ENF D MORENO
TEXAS DEPARTMENT OF INSURANCE
1601 CONGRESS AVENUE, SUITE 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

USPS Tracking/Article Number

1. 9214 8901 9403 8328 5003 69

Kaycee/35696

HERBERT BEDU ADDO
[REDACTED]
ARLINGTON, TX 76014

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
1.03	5.30								2.82			

Postmaster: Per (Name of receiving employee)	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
YHOMO			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

RECEIVED
AUG 22 2017
TDI - ENFORCEMENT



2025-9539

Total Number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

Postmaster: Per (Name of receiving employee)

Complete in Ink

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

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6 900
 Austin TX 78701
 David Moreno 8/20/2025

USPS Tracking/Article Number
 Kaycee/35696

- Check type of mail or service
- Add Signature Required
 - Adult Signature Restricted Delivery
 - Certified Mail
 - Certified Mail Restricted Delivery
 - 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

Address (Name, Street, City, State, & ZIP Code)
 Herbert Bedu Addo
 [Redacted]
 Arlington, TX 76014

Postage
 14

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

RECEIVED
 AUG 22 2025
TDI - ENFORCEMENT



Number of Pieces Sent by Sender: 1
 Total Number of Pieces Received at Post Office: 1

PS Form 3877, June 2015

Postmaster: Per (Name of receiving employee)
 Completed in Ink

Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy policy.

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

- ASR Fee
- ASRD Fee
- RD Fee
- RR Fee
- SC Fee
- SCRD Fee
- SH Fee

Firm Mailing Book For Accounts

EXHIBIT
 C