

**BEFORE ALLAN L. MCVEY, INSURANCE COMMISSIONER
OF THE STATE OF WEST VIRGINIA**

In re: Conner Townsend

Administrative Proceeding No. 25-IC-175975

CONSENT ORDER

In lieu of holding an Administrative Hearing in this matter, the parties hereto have reached an accord and desire an agreed Consent Order to be entered accordingly. Conner Townsend, Producer License #21137270 understands and agrees that by consenting to this Consent Order he waives all rights to an administrative hearing and to judicial review of this matter. Conner Townsend understands and agrees that by consenting to this Order he is agreeing to an administrative action being taken against his producer license.

The Insurance Commissioner for the State of West Virginia (hereinafter "Commissioner") believes the entry of this Consent Order is appropriate and in the public interest.

JURISDICTION

The Commissioner has jurisdiction over the subject matter of this action and over Conner Townsend, pursuant to W.Va. Code §§ 33-12-1, *et seq.*

W.Va. Code §33-12-24(b) states:

(b) The Insurance Commissioner may place on probation, suspend, revoke or refuse to issue or renew an insurance producer's license, solicitor's license or excess line broker's license, or may levy a civil penalty or any combination of actions, for any one or more of the following causes:

(2) Violating any insurance laws, or violating any regulation, subpoena or order of the insurance commissioner or of another state's Insurance Commissioner;

(10) Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province, district or territory;

[or]

(11) Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged[.]

Pursuant to W.Va. Code § 33-12-24(e), in addition to or in lieu of any applicable denial probation, suspension or revocation of a license, a person may, after hearing, be subject to a civil penalty not to exceed Five Thousand Dollars (\$5,000.00) per violation.

APPLICABILITY

This consent order applies to Conner Townsend Producer License #21137270, issued pursuant to Chapter 33, Article 12 of the West Virginia Code.

EFFECT ON THIRD PARTIES

This consent order does not vest standing in any third party with respect to the terms hereof, nor create for any person, other than the parties hereto, a right to enforce its terms.

ALLEGED FACTS

Conner Townsend holds a nonresident producer license in West Virginia and is a resident of Tennessee. On or about September 6, 2024, the Commissioner was notified that Americo Financial Life and Annuity Insurance Company was terminating Conner Townsends company appointment for cause because he signed policies on behalf of applicants. One West Virginia resident was affected. That resident was refunded his premium.

Additionally, the Arkansas Insurance Department revoked Conner Townsend's nonresident producer license in that state per a consent order entered on July 2, 2025.

AGREED ACTION

By executing this Consent Order, Conner Townsend does not contest the allegations and consents to the entry of this order against him. Without admitting to the substance of the allegations, Mr. Townsend acknowledges that the Insurance Commissioner has amassed such evidence that the Commissioner might prevail at a hearing against him resulting in the revocation or suspension of his license and the imposition of a civil fine or penalty pursuant to W.Va. Code § 33-12-24(e). Accordingly, Conner Townsend consents to the revocation of his nonresident producer license. Conner Townsend shall be barred from obtaining a producer license in West Virginia until this order is modified by the Commissioner.

FINAL DISPOSITION

This Consent Order shall constitute the final disposition of Commissioner's administrative proceeding 25-IC-175975.

MISCELLANEOUS PROVISIONS

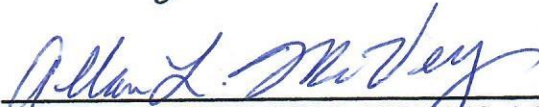
Jurisdiction of this case is retained for enforcement of this consent order. Any party hereto may apply to the Commissioner for such further orders and directions as may be necessary or appropriate for the construction and enforcement of this consent order. The remedies in this consent order are cumulative and in addition to any other remedies the Insurance Commissioner may have at law or equity. Nothing herein shall be construed to prevent the Commissioner from bringing any action for conduct not released hereunder, even though that conduct may also violate this consent order.

Conner Townsend understands that this is an action taken against his license and will be reported to the RIRS database maintained by The National Association of Insurance Commissioners (NAIC).

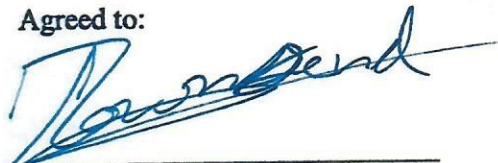
ORDER

WHEREFORE, based upon the foregoing, it is the finding of the Insurance Commissioner that Conner Townsend violated W.Va. Code §§ 33-12-24(b)(2), 33-12-24(b)(10) and 33-12-24(b)(11) It is further **ORDERED** that Conner Townsend's nonresident producer license be revoked.

Entered on this 8th day of August 2025.

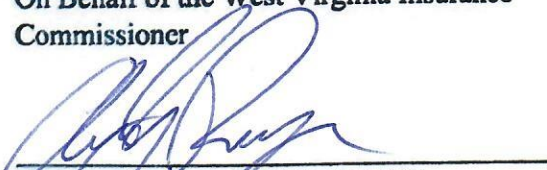

ALLAN L. MCVEY, CPCU, ARM, AAI, AAM, AIS
INSURANCE COMMISSIONER

Agreed to:



Conner Townsend

On Behalf of the West Virginia Insurance
Commissioner



Andrew S. Ryan (WVSB #12813)
Attorney
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