

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

*In re:* Garrett Meadows

Administrative Proceeding No. 25-IC-178383

**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. Garrett Meadows, Producer License #20123163, (“Respondent”) 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. Respondent understands and agrees that by consenting to this Order he is agreeing to 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 Respondent, pursuant to W.Va. Code §§ 33-12-1, *et seq.*

W.Va. Code §33-12-24(b) states (with relevant sections bolded):

**(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:

- (1)** Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (2)** Violating any insurance laws, or violating any regulation, subpoena or order of the insurance

**commissioner or of another state's Insurance Commissioner;**

- (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
- (4) Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business;
- (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
- (6) Having been convicted of or pleaded nolo contendere to any felony;
- (7) Been convicted of or pleaded nolo contendere to a misdemeanor in connection with his or her activities as an agent, solicitor, or excess line broker;
- (8) Having admitted or been found to have committed any insurance unfair trade practice or fraud;**
- (9) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;**
- (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;
- (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;**
- (12) Improperly using notes or any other reference material to complete an examination for an insurance producer license;
- (13) Knowingly accepting insurance business from an individual who is not licensed;
- (14) Failing to comply with an administrative or court order imposing a child support obligation;
- (15) Having a statutory lien recorded for failing to pay state income tax or comply with any administrative or court order directing payment of state income tax; or
- (16) Obtained the license for the purpose of writing controlled business, as described in subdivision (7), subsection (a), section six [§ 33-12-6] of this article[.]

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.

Finally, W. Va. Code § 33-11-4(11) provides that it shall be an unfair trade practice for a person to “make false or fraudulent statements or representations on or relative to an application for an insurance policy, for the purpose of obtaining a fee, commission, money or other benefit from any insurer, agent, broker, or individual.”

### **APPLICABILITY**

This consent order applies to Respondent Producer License #20123163, 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**

The Insurance Commissioner has received evidence that Garrett Meadows committed violations of W. Va. Code §§ 33-11-4(11), 33-12-24(b)(2), 33-12-24(b)(8), and 33-12-24(b)(9) while in the business of insurance in this State or elsewhere.

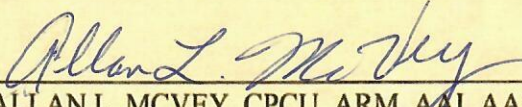
Mr. Meadows’s appointment with State Farm Fire and Casualty Company, State Farm Life Insurance Company, and State Farm Mutual Automobile Insurance Company (“State Farm”) terminated for cause in October of 2024. In a report authored by a State Farm representative, the company alleged that Mr. Meadows engaged improper and dishonest business practices. Mr. Meadows violations included forging signatures on applications and improperly

Respondent 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).

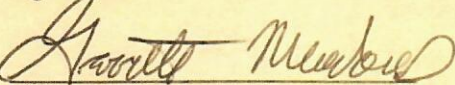
**ORDER**

**WHEREFORE**, based upon the foregoing, it is the finding of the Insurance Commissioner that Respondent violated W.Va. Code §§ 33-12-24(b)(2), 33-12-24(b)(9), and 33-12-24(b)(11). It is further **ORDERED** that Respondent's resident producer license be revoked and that he will be assessed an administrative fine of One Thousand Dollars (\$1000.00).

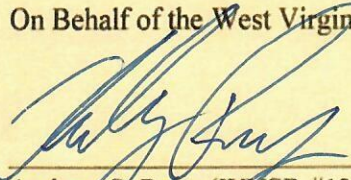
Entered on this 24 day of February 2026.

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

Agreed to:

  
Garrett Meadows

On Behalf of the West Virginia Insurance Commissioner

  
Andrew S. Ryan (WVSB #12813)  
Attorney  
Regulatory Compliance  
State of West Virginia Offices of the Insurance Commissioner