

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

In the Matter of:
Adam Seth Tanner

Administrative Proceeding: 26-IC-187696

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. Adam Seth Tanner Producer License #20580052, (“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 an administrative action being taken against his surety bail bondsman license and 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*, 51-10-1, *et seq*, and W. Va. Code R. § 114-103-1, *et seq*.

APPLICABILITY

This consent order applies to Respondent Producer License #20580052, issued pursuant to Chapter 33, Article 12 of the West Virginia Code.

Pursuant to W. Va. Code § 51-10-8, the Commissioner was authorized to promulgate administrative Rules to regulate professional and surety bail bondsmen, and promulgated W. Va.

Code R. § 114-103-1, *et seq.* W. Va. Code R. § 114-103-2.11 defines a “surety bail bondsman” as a person who

[p]osts approved security by providing the Commissioner with a qualified power of attorney issued by an insurer pursuant to a producer underwriting agreement and being approved and licensed by the Commissioner as an insurance producer with a limited lines surety line of authority and appointed by an insurer to execute or countersign bail bonds for the insurer in connection with judicial proceedings and charges, receives or is promised money or other things of value in exchange for his or her services.

Further, W. Va. Code R. § 114-103-6.1.1 requires that “[e]ach and every surety for the release of a person on bail shall be qualified as . . . an insurer and represented by a surety bail bondsman. . .”

Finally, W. Va. Code R. § 114-103-11.1 grants the Commissioner the authority to suspend or revoke the license of a surety bail bondsman for good cause, with good cause including a “[v]iolation of any laws of this State, lawful rule, or order of the Commissioner.” W. Va. Code R. § 114-103-11.3 permits the Commissioner to impose a monetary penalty for violations of these rules.

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

Respondent is a licensed surety bail bondsman and was appointed with Universal Fire and Casualty Company. On August 23, 2025, Respondent’s appointment with Universal Fire and Casualty Company was canceled. From August 23, 2025, through March 2026, Respondent continued to sign criminal bail bonds as a surety bail bondsman without appointment from an insurance company. W. Va. Code § 33-12-18 prohibits “insurance producers from acting as an agent of an insurer unless the individual insurance producer becomes an appointed agent of that

insurer.” Without appointment from an insurance company, Respondent was not a qualified surety and not authorized to sign the criminal bail bonds after August 23, 2025. Respondent’s actions are, therefore, a violation of the laws and regulations of West Virginia.

AGREED ACTION

By executing this Consent Order, Respondent consents to the entry of this order against him. In addition, he 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 § 51-10-9. Accordingly, Respondent agrees to the following conditions:

- Respondent agrees to surrender his surety bail bondsman license.
- Respondent agrees to return his bail bondsman identification card to the West Virginia Offices of the Insurance Commissioner.
- Respondent agrees that he will not reapply for a bail bondsman license until April 1, 2027.
- Respondent agrees that if he reapplies for a bail bondsman license before April 1, 2027, such application will be summarily denied, and this agreement will serve as valid justification to such denial in any challenge to the Commissioner’s decision related to that denial.
- Respondent agrees that he will be required to satisfy all prelicensing requirements prior to any future applications, including but not limited to fingerprinting, the prelicensing bail bondsman examination, and the associated fees.
- Respondent agrees that failure to surrender his surety bail bondsman license within thirty days of the entry of this order will result in the Commissioner’s revocation of that license without notice and hearing.

- Respondent agrees to the imposition of a Five Thousand Dollar (\$5,000.00) administrative fine.
- Respondent agrees that failure to pay this administrative fine will constitute just denial for any future license applications.
- Respondent acknowledges he is personally responsible for the criminal bonds issued and outstanding, regardless of the status of his license. *See* W. Va. Code R. § 114-103-11.3.

FINAL DISPOSITION

This Consent Order shall constitute the final disposition of Commissioner administrative proceeding 26-IC-187696.

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.

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, Adam Seth Tanner, violated W. Va. Code R. §114-103-11.1.2. It is, therefore, **ORDERED** that Respondent abide by the terms of this Consent Order, including the immediate surrender of his surety bail bondsman license. Respondent's failure to effectuate a valid surrender of his surety bail bondsman license within thirty days of the entry of this order will constitute grounds for revocation of that license. Further, Respondent is assessed a Five Thousand Dollar (\$5,000.00) fine.

Entered on this 20th day of March 2026.



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

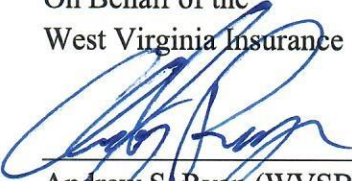
Agreed To:



Adam Seth Tanner
NPN # 20580052
Respondent

March 20th 2026
Date

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
PO Box 50540
Charleston, WV 25305-0540

3/20/26
Date