

STATE OF INDIANA )  
 ) SS:  
 COUNTY OF MARION )  
 IN THE MATTER OF: )  
 )  
 Delward Clarence Wadkins )  
 11260 Chester Road, Suite 100 )  
 Cincinnati, OH 45246 )  
 )  
 Respondent. )  
 )  
 Type of Agency Action: Enforcement )  
 )  
 License Number: 603937 )

BEFORE THE INDIANA  
 COMMISSIONER OF INSURANCE  
 CAUSE NO: 20279-AG21-0303-049

**FILED**  
 JUN 14 2021  
 STATE OF INDIANA  
 DEPT. OF INSURANCE

**ADMINISTRATIVE ORDER**  
**NOTICE OF NONRENEWAL OF LICENSE**

The Indiana Department of Insurance (“Department”), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.*, and Indiana Code § 27-1-15.6-12, hereby gives notice to Delward Clarence Wadkins (“Respondent”) of the following Administrative Order:

1. Respondent is a licensed nonresident insurance producer holding license number 603937 (“Respondent’s license”) since June 26, 2008.
2. Respondent’s license expired on January 31, 2021.
3. On or about February 2, 2021 Respondent submitted his renewal application.
4. On or about January 9, 2020, Respondent reported to the Department for the first time, an administrative action from July 17, 2009 from the Ohio Department of Insurance, wherein they issued a Consent Order fining Respondent three thousand dollars (\$3,000) for forging the signatures of multiple agents in his office to share credit and commissions with them to assist those agents in meeting sales targets.

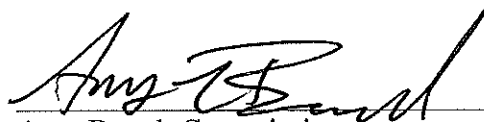
5. Respondent failed to report this 2009 Ohio administrative action to the Department within thirty (30) days of the final disposition of the matter.
6. On Respondent's 2021 renewal application, Respondent disclosed this 2009 Ohio administrative action for the first time.
7. On or about December 14, 2009, the Kentucky Department of Insurance issued a Consent Order fining Respondent five hundred dollar (\$500) and placing Respondent on probation for a period of twelve (12) months for fraudulently signing associates names on transmittals and applications to assist associates with their sales numbers.
8. Respondent failed to report this 2009 Kentucky administrative action to the Department within thirty (30) days of the final disposition of the matter.
9. Respondent failed to report this 2009 Kentucky administrative action on any of his renewal applications.
10. On or about October 10, 2012, the Georgia Department of Insurance issued a Consent Order against Respondent for failing to report his previous administrative actions, placing Respondent on probation for a period of twelve (12) months.
11. Respondent failed to report this 2012 Georgia administrative action to the Department within thirty (30) days of the final disposition of the matter.
12. Respondent failed to report this 2012 Georgia administrative action on any of his renewal applications.
13. Indiana Code § 27-1-15.6-12(b)(1) states, in part, that the Commissioner may refuse to renew an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

14. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, that the Commissioner may refuse to renew an insurance producer license for violating and insurance law.
15. Indiana Code § 27-1-15.6-17(a) is an insurance law which states, in part, that a producer shall report to the Commissioner any administrative action taken against the producer not more than thirty (30) days after the final disposition of the matter.
16. Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may refuse to renew an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
17. Indiana Code § 27-1-15.6-12(d) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the Respondent, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
18. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty-three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.
19. This is considered an agency action. This action has been initiated by the aforementioned authority. If you choose to appeal this agency action, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and subsequently you will be contacted by the OALP with more information to begin the administrative process.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** due to Respondent failing to timely report multiple administrative actions to the Department, failing to disclose the two (2) administrative actions on renewal applications, and for the nature of said actions.

6/14/21

Date Signed



Amy Beard, Commissioner  
Indiana Department of Insurance

Distribution:

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