

Mike Chaney
Commissioner of Insurance
State Fire Marshal

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Deputy Commissioner of Insurance



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MISSISSIPPI INSURANCE DEPARTMENT
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JACKSON, MISSISSIPPI 39201
www.mid.ms.gov

June 30, 2021

Kentrell D. Chambers
116 Breckenridge Drive
Apt. 107
Hattiesburg, MS 39402

SENT VIA CERTIFIED MAIL,
RETURN RECEIPT REQUESTED

Also sent via email to kenchambers.ms@gmail.com

Re: Denial Of Application To Renew Mississippi Insurance Producer License
Applicant: Kentrell D. Chambers
Insurance Producer License No: 10507827

Mr. Chambers:

This letter is to inform you that your Application for Renewal of Mississippi Insurance Producer license has been **DENIED** due to the following:

CHARGE 1: It is charged that Kentrell D. Chambers, sometimes hereinafter referred to as "Respondent", violated the provisions of *Miss. Code § 83-17-71(1)(g), (h) and (j) (Supp. 2020)* by committing fraud, and by demonstrating fraudulent, dishonest practices in the conduct of business, as well as through forgery of a customer signature. This conduct specifically includes Respondent's forgery of the signature of Andrea Little on an application for life insurance through Primerica Life Insurance Company dated January 31, 2018. Respondent did further forge the signature for Andrea Little on subsequent attempts to reinstate a policy for Andrea Little with Primerica Life Insurance Company through documents dated March 23, 2018 and May 31, 2018, these being two additional separate violations of *Miss. Code § 83-17-71(1)(g), (h) and (j) (Supp. 2020)*.

CHARGE 2: It is charged that Kentrell D. Chambers violated the provisions of *Miss. Code § 83-17-71(1)(g), (h) and (j) (Supp. 2020)* by committing fraud, and by demonstrating fraudulent, dishonest practices in the conduct of business, as well as through forgery on an application for insurance. This conduct specifically includes Respondent's forgery of the signature of Andrew Roosevelt Smith on applications for

life insurance for the following persons: (a) Willie West application dated February 4, 2019; (b) Melvin Lumzy application dated February 5, 2019; (c) Tara Calcote application dated February 4, 2019; (d) Terrence Green application dated February 4, 2019; (e) Nehemiah Heidelberg application dated February 4, 2019; (f) Enjoli Brister application dated February 5, 2019; (g) John Dykes application dated February 6, 2019. This conduct constitutes seven (7) separate violations of *Miss. Code § 83-17-71(1)(g), (h) and (j) (Supp. 2020)*.

Miss. Code § 83-17-71 (Supp. 2020) states that the Commissioner of Insurance may refuse to renew an insurance producer's license for the following causes: (g) Having admitted or been found to have committed any insurance unfair trade practice or fraud; (h) Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; (j) Forging another's name to an application for insurance or to any document related to an insurance transaction.¹

Therefore, pursuant to the above statute, your Application to Renew your Mississippi Insurance Producer license is hereby DENIED. You may make written demand upon the Commissioner within ten (10) days for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action. The hearing shall be held within thirty (30) days of receipt of the written request. Your request for a hearing should be submitted to:

ATTN: Mark Lampton, Legal Division
Mississippi Insurance Department
P.O. Box 79
Jackson, MS 39205

Or via email to mark.lampton@mid.ms.gov

SO ISSUED, this the 30th day of June, 2021.

MIKE CHANEY
COMMISSIONER OF INSURANCE

By: Mark Lampton
Mark Lampton
Special Assistant Attorney General

Digitally signed by Mark Lampton
DN: cn=Mark Lampton, o=Mississippi
Insurance Department, ou=Legal Division,
email=mark.lampton@mid.ms.gov, c=US
Date: 2021.06.29 16:25:48 -0500

¹ If a hearing is had in this matter, the additional provisions of Miss. Code §83-17-71(4) apply as follows: "In addition to, or in lieu of, any applicable denial, suspension or revocation of a license, a person may, after hearing, be subject to a civil fine not to exceed One Thousand Dollars (\$1,000.00) per violation."