MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

DAVID BROWNING
Deputy Commissioner of Insurance

MISSISSIPPI INSURANCE DEPARTMENT

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August 19, 2026

Jack Kendrick Bowden
554 North Mount Holyoke Ave
Los Angeles, CA 90272

Sent via US Mail, Postage Prepaid

Also sent via email to: jackbowdenla@gmail.com

Re: **Denial of Application for Mississippi Insurance Producer License**
Applicant: Jack Kendrick Bowden
Insurance Producer Application # 1085982

Mr. Bowden:

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

CHARGE 1: On or about August 30, 2024, Jack Kendrick Bowden (Bowden) did use dishonest and fraudulent practices by enrolling Millie Turman into an individual life insurance policy with Americo Financial Life and Annuity Company without first obtaining authorization or consent from Millie Turman for such enrollment. This conduct is in violation of *Miss. Code § 83-17-71(g) and (h)*. Furthermore, Jack Kendrick Bowden used a forged electronic signature for Millie Turman in submitting the application, in violation of *Miss. Code § 83-17-71(j)*.

CHARGE 2: That Jack Kendrick Bowden (Bowden) violated the provisions of *Miss. Code § 83-17-71(1)(a)*. by providing incorrect, misleading, incomplete or materially untrue information in the license application he submitted to the Mississippi Department of Insurance on or about August 6, 2026. Specifically, Bowden answered "No" to the question "Have you or any business in which you are or were an owner partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?" This statement was incorrect and materially untrue. During the year of 2024, Bowden was acting as a downline agent of Joseph Schwartz relative to the submission of insurance policies with Americo Financial Life and Annuity Insurance Company. In or about September of 2024, Joseph Schwartz and Bowden both had their relationship with Americo Financial Life and Annuity Insurance Company terminated for alleged misconduct.

Miss. Code § 83-17-71 states that the Commissioner of Insurance may refuse to renew an insurance producer's license for reasons including but not limited to the following: (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application; (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 Reinstate 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 or his designee 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; and may be submitted via email to Mark.Lampton@mid.ms.gov.

MICHAEL J. CHANEY
COMMISSIONER OF INSURANCE

By: _____
Mark Lampton
Senior Attorney

[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."