



CHARLES D. BAKER  
GOVERNOR

KARYN E. POLITO  
LIEUTENANT GOVERNOR

**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

1000 Washington Street • Suite 810 • Boston, MA 02118-6200  
(617) 521-7794 • FAX (617) 521-7475  
<http://www.mass.gov/doi>

JAY ASH  
SECRETARY OF HOUSING AND  
ECONOMIC DEVELOPMENT

JOHN C. CHAPMAN  
UNDERSECRETARY

DANIEL R. JUDSON  
COMMISSIONER OF INSURANCE

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**In re: Preval Kensthia, Massachusetts Insurance Producer License No. 1993620**

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**ORDER REVOKING LICENSE**

Preval Kensthia was first licensed as a Massachusetts Resident insurance producer on or about November 17, 2015, the date, she applied for her license through the National Insurance Producer Registry (“NIPR”).<sup>1</sup> Pursuant to G.L. c. 175, §162L (a)(4), as a condition of licensure, Preval Kensthia is required to pay a fee.

In connection with her application, Preval Kensthia paid a fee of \$230.00 by electronic check to the NIPR. According to the NIPR billing department, her electronic check was returned for insufficient funds. On or about December 3, 2015, the NIPR notified Preval Kensthia that, in addition to the filing fee, she now owed a returned check fee for a total of \$255; that notice was subsequently updated to include a late payment fee, for a total of \$275.40 due to the NIPR.

The NIPR also advised the Massachusetts Division of Insurance (“Division”) that Preval Kensthia had failed to pay the licensing fee and, on February 25, 2016, the Division’s Director of Producer Licensing sent Preval Kensthia a letter instructing her to make payment directly to the NIPR. On or about July 8, 2016, the NIPR advised Preval

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<sup>1</sup> Pursuant to G.L. c. 175, §162M (g), the Commissioner of Insurance (“Commissioner”) may contract with non-governmental entities, included the National Association of Insurance Commissioners or any affiliates or subsidiaries that it oversees, to perform ministerial functions, including collecting fees, that are related to producer licensing. NIPR is one such affiliate or subsidiary. Pursuant to a contract with the Commissioner, NIPR accepts and processes producer license applications and renewals, including collecting applicant fees.

Kensthia that her payment remained outstanding and that she had been blocked from using NIPR services until the fees were paid in full.

On July 19, 2016, the Division filed an Order to Show Cause (“OTSC”) against Preval Kensthia that alleged, among other things, that her licensing fee remained outstanding.<sup>2</sup>

Pursuant to G.L. c. 30A, §13, no agency shall revoke or refuse to renew a license unless it licensee has first been afforded an opportunity for a hearing. In pertinent part, the section does not apply “Where the revocation, suspension or refusal to renew is based solely upon failure of the licensee.....to pay lawfully prescribed fees....” The documents filed as exhibits to the OTSC amply confirm that Preval Kensthia has failed, for almost a year, to pay her licensing fee and associated fees.

Because Preval Kensthia has not satisfied the conditions for a Massachusetts Insurance Producer license, it is hereby revoked, effective immediately. Preval Kensthia is to return any license in her possession, custody or control to the Division by the close of business on November 4, 2016.

Issued: October 28, 2016

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Daniel R. Judson  
Commissioner of Insurance

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<sup>2</sup> The docket number is E2016-10. It remains open.