

Guilford County Sheriff's Department  
Witness\Suspect Statement

Case Number/Victim:: 961009027

2. Interview With: William Jarrell, Mass. Mutual Life Insurance Co.,  
3218 Robinhood Road, Winston-Salem, NC, (910) 765-0410

3. Date/Time: 10/12/95 1830 hours (F)

4. Location: Mass. Mutual Insurance co., 3218 Robinhood Road,  
Winston-Salem, NC

5. Interviewed By: Det. John Appel, Major Crimes

6. Offense: Homicide

7. Narrative:

On 10/12/95 I met with William "Bill" Jarrell at his office in  
Winston-Salem, NC.

Mr. Jarrell says that in March, 1995, Pat Kimble contacted the agency  
about increasing her life insurance. Pat Kimble had a \$25,000 policy that  
had been issued 2/16/89 by Southland Life, and Mass. Mutual had bought  
out that company. Pat Kimble wanted to purchase an additional \$25,000  
policy. Initially, an agent named Cathy contacted Pat Kimble, but there  
was apparently a personality conflict, and Mr. Jarrell was asked to  
handle the account. ← see pages 184-185

Mr. Jarrell met with Pat Kimble at Cinnamon Ridge apartments during  
lunchtime sometime in March of 1995, and the policy issue date for the  
additional policy was 4/1/95. During the contact with Pat Kimble, Mr.  
Jarrell says that he mentioned some other products his company offered,  
including a dental plan.

(E) In September, 1995, Ted Kimble contacted Mr. Jarrell about purchasing a  
dental plan. On 9/11/95 Mr. Jarrell met with Ted Kimble at Lyles  
Building Materials, and Ted agreed to purchase the dental plan. Mr. Jarrell  
also mentioned a \$1 million cancer policy available for \$8.00 a  
month, and Ted agreed to take it, also. (A)

(B) Several days later, Ted called Mr. Jarrell and inquired about increasing  
the life insurance on Pat, and asked about premium amounts for \$50,000,  
\$75,000, etc. Mr. Jarrell proposed that he meet with Ted and do a  
"needs analysis" to determine how much life insurance the Kimbles  
needed. (C)

The next day or so, Ted called Mr. Jarrell, and Mr. Jarrell went over  
and met with Ted at Lyles Building Materials near lunchtime. Ted asked him  
about various amounts of insurance, and also wanted the least expensive  
premium. Ted and Mr. Jarrell agreed on Term Insurance, and Ted told Mr.  
Jarrell that he wanted to get \$200,000 on Pat, and \$150,000 on himself. (D)  
This was because Ted already had a \$100,000 policy on himself, and Pat  
had \$50,000. This additional amount would bring the total up to \$250,000  
for each spouse.

(166)

A- If I bought a dental plan where is it? I never bought one that I recall. (Lie 1) I did buy the million dollar cancer policy.

B- I never called him like this. The day he sold me the cancer policy he was pushing life insurance. (Lie 2) He was going to run some quotes and return them next day (9-12-95)

C- How much? ASK him what he figured. He can't tell you because it never happened this way. (Lie 3)

D- Least expensive? I never buy the cheapest, I buy the best deal, Most for my money. (Lie 4)

E- Note 9-11-95 then several days later, then a day or so The Date on the policy is 9-12-95 (Lie 11)  
"Why is he guessing? Where is his date book?"

F- My life insurance agent (Harvey Apple) works for Mass Mutual  
Bill Jarrell I thought works for "Life of Georgia"  
That's what's on the policy's

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Ted additionally bought a \$25,000 policy payable to his parents, and told Mr. Jarrell that this was to cover a loan of \$25,000 he had gotten from his father.

Mr. Jarrell had taken the applications inside Lyles, and filled them. Pat was not present at this time. At some point in the process, Ted asked about the cancer policy, and Mr. Jarrell left to go out to his car and get the information. As Mr. Jarrell left the office, Pat was coming in. Mr. Jarrell said, "Well, hello there, Pat." Pat replied, "Hi."

Several minutes later, as Mr. Jarrell was reentering the building, Pat Kimble left the office. Mr. Jarrell again spoke to her, but she did not reply. Mr. Jarrell went inside, and Ted presented Mr. Jarrell with the signed applications. Mr. Jarrell noticed that he needed some additional medical information on Pat, but decided to get it later. Ted and Mr. Jarrell went outside to a storage building, and Ted Kimble paid Mr. Jarrell cash for the initial premium payment. Mr. Jarrell did not see where Ted got the cash from inside the storage building.

Bill  
Jarrell  
insurance

Mr. Jarrell told Ted Kimble that a "blood profile" was necessary for the application process to be completed on policies of this amount, and that both Ted and Pat would have to be checked. Ted told Mr. Jarrell that Pat could not do that, because she would faint if she had blood drawn. Mr. Jarrell told Ted that he would arrange for a contract paramedic to perform the test at the paramedic office in case difficulties arose during the blood testing procedure.

The following day, Ted Kimble called Mr. Jarrell and dropped an accidental death benefit on Pat's policy, which reduced the premium. The overpayment will be credited to the next balance due.

Either the next day or the day after that, Mr. Jarrell telephoned Pat Kimble at Cinnamon Ridge to ask some additional medical questions. Mr. Jarrell asked and was told the date and purpose of Pat's last visit to a physician. Pat then said, "I can't believe you're asking me all these questions for a cancer policy." When Mr. Jarrell replied that this was for her life insurance application, Pat asked, "Life insurance? How much?" When Mr. Jarrell told her it was for \$200,000, Pat replied, "Oh. OK."

Mr. Jarrell did not speak to Pat Kimble again. - see page 169

Mr. Jarrell says that Ted Kimble telephoned him approximately 10 times at Jarrell's residence during the time between the application and the fire. Mr. Jarrell says that this is very unusual, he has never had a client do this before. During one call, Ted Kimble told Mr. Jarrell's wife, "I guess I'm bugging you--I'm gonna be the best customer your husband ever had."

At one point during this application process Ted Kimble called Mr. Jarrell and told him that the "home office" was asking Pat too many questions, and that Pat was getting angry.

Mr. Jarrell arranged for the Kimbles to go to the Portamedic for blood analysis on Thursday, 10/5/95, at 11:30AM. However, on 10/4/95, Ted called Mr. Jarrell at home in the evening, and told him that Ted was going to have to work in the daytime on 10/5/95, and would have to cancel the test. Ted said that he would be working nighttime during the following week, and Mr. Jarrell told Ted to contact Portamedic as soon as possible on 10/5/95 and cancel the appointment. Mr. Jarrell understands that the appointment was rescheduled for 10/12/95.

On 10/10/95 Mr. Jarrell heard about a fire and death in Pleasant Garden, and recognized the names of Patricia Kimble. Mr. Jarrell also saw a picture of Pat on the evening news on 10/10/95 and was then certain that



A - If I had already bought the policy <sup>(9/11)</sup> why was he having to get me information on it. See page 166 <sup>(9/12)</sup> (Lie 5)

B - Why would he wait? He didn't say she left the property. A year later page 169 (M) He claim she drove away <sup>(Lie 6)</sup>

C - The day he returned on 9-13-95, we stepped into my second office and I pulled the cash out of my pocket, I didn't want people to see me <sup>(Lie 7)</sup>

D - I didn't have to go through all of this. The blood work wasn't required on anything less than \$100,000. So I could've applied for \$49,000 plus the 50,000 = \$99,000 and no questions would've been asked. Patricia wouldn't have known, but I wasn't hiding anything. I said, I will have to go with her because she faints at the sight of blood and it's the only way she will go. <sup>(Lie 8)</sup>

E - There should be a receipt to show this, but there isn't one because it never happened. He would've had to rewrite the policy. He said they would credit my account. I paid it for the year. They wouldn't hold my money for a year. <sup>(Lie 9)</sup>

F - Why is he guessing, where is the date book? It was the day after, on 9-14-97 note the date on page 176

G - Did she give it to him? where did he get it? (Medical Info)

H - On his 2nd statement page 170 (A) He claim she didn't say anything and slammed the phone down. <sup>(Lie 10)</sup>

I - Never happened, when and why would the "Home office" call. They would call the agent, "not us." If they did call what did they ask? <sup>(Lie 11)</sup>

J - PFG had me working 1st shift this week for a safety class. The following week I would be back to training on 2nd shift for a 3rd shift position.

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it was the same applicant he was processing.

On 10/11/95 Ted Kimble called Mr. Jarrell and told him that Pat had been killed. Ted told Jarrell that Ted had been questioned about the death. Ted then asked Mr. Jarrell about processing the life insurance claims.

Jarrell told Ted that Ted would need to get a copy of the death certificate from the funeral director so that the claim could be processed. Ted then asked about the \$200,000 policy for which application was in progress. Mr. Jarrell told Ted that it was not in effect because the blood test had not been completed. Ted said, "I thought you told me that if I got killed in a wreck I would be covered?" Mr. Jarrell replied that it would cover the insured provided the medical information had been correct and the blood profile had been completed.

On the morning of 10/18/95 Ted Kimble again called Mr. Jarrell. Ted told Mr. Jarrell that he had been reviewing his finances, and had discovered that he was almost bankrupt. Ted asked Mr. Jarrell if the two \$25,000 policies on Pat carried double indemnity for accidental death. Ted told Mr. Jarrell that he had been talking to a friend of Ted's father who was an insurance agent, and he had told Ted that the policies would pay double. Mr. Jarrell says that he believed it would if the death was accidental. Ted then told Mr. Jarrell that Pat had been shot in the head. Mr. Jarrell told Ted that a determination would have to be made as to whether the death was accidental. Ted again asked about the \$200,000 policy that was not yet in effect. Ted said, "Well, that blood profile was for AIDS--they can find that out from her Doctor." Mr. Jarrell reiterated that the policy was not in effect because the required blood analysis had not been performed.

On the afternoon of 10/18/95, Ted Kimble again called Mr. Jarrell. Ted informed Jarrell that he had been contacted by the funeral director, and Mr. Jarrell agreed to meet with Ted on 10/19/95 so the claim forms could be completed. Mr. Jarrell says that Ted again asked about the double indemnity accidental death benefit on Pat's policies.



A - I asked a ~~similar~~ question about the \$25,000 policy going to my parents when I bought it. I asked would it pay if something happen to me in spite of the medical work science it was less than 100,000 and Terrel said "yes."

B - If I was near bankrupt how did I pay house payments etc. for 5 to 6 months. I never said this.

C - Why would I ask him? I had the policy's and I can read.

D - Didn't happen. Why would I ask if I'd already spoken to a lawyer?

E - He did come by my office and I signed the claim forms and gave him a copy of the death certificate.

\* Why did the insurance company claim I never filed the claim?

(See "note" below)

^ F - We made funeral arrangements on 10-13-95, Friday. After doing so I called Terrel, but not until then. I waited (morning)

(noon) — told me, "I need the death certificate." The Funeral home said they would have it ready that afternoon. Note the

(after lunch) — "date filed" page 209. I called Terrell back that afternoon telling him and he said he would drop by my office in a few days. Mean while I spoke to a lawyer on 10-13-95 about the \$200,000 policy. (At my Parents request)

("note") I will have to do some checking as to the 13<sup>th</sup>. The Funeral home would have the date I signed the papers and the lawyer would have the date I came in. I never called on the 11<sup>th</sup>

(see #3)  
on page 166 of this statement it is dated the 12<sup>th</sup>, why? Terrel uses the 18<sup>th</sup> in this report (page 168)

→ In a few days Terrel call my office to see if I was in. I was out, but called him back when I got the message. (maybe the 18<sup>th</sup>)

(maybe 19<sup>th</sup>) — We set up a time for him to come by and he did so. At a much later date I expressed having problems and Bill advised me to get a lawyer, but not to say he said so.

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