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GOVERNOR

JIM L. RIDLING
COMMISSIONER

STATE OF ALABAMA
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STATE FIRE MARSHAL
SCOTT F. PILGREEN

GENERAL COUNSEL
REYN NORMAN

**BEFORE THE COMMISSIONER OF INSURANCE
FOR THE STATE OF ALABAMA**

THE ALABAMA DEPARTMENT)
OF INSURANCE)
)
Petitioner,)
)
v.)
)
TERRENCE LAMONT FRENCH,)
(Alabama Producer License No. 81322,)
National Producer No. 5834175);)
SENIOR CARE SERVICES, LLC,)
(Alabama Producer License No. 3000328009,))
National Producer No. 18823721);)
FRENCH & ASSOCIATES, LLC,)
(Alabama Producer License No. 666329,)
National Producer No. 16980153);)
SENIORS FIRST, LLC,)
(Alabama Producer License No. 300554336,)
National Producer No. 19166811);)
)
Respondents.)

**CASE NO. P-2021-140WR
Enforcement Case No. 128249**

ORDER OF DEFAULT JUDGEMENT

This matter is before the Commissioner of Insurance on the Department's Motion for a Default Judgment to be entered against the Respondent for his failure to submit an answer within the required time period to an administrative complaint heretofore filed by the Department.

1. Terrence Lamont French is believed to be a resident of Jefferson County, Alabama and holds Alabama insurance producer license 813122, issued by the Department and first effective on November 29, 1999. This license is currently in active status.

2. Senior Care Services, Inc. is an insurance producer agency which identified Terrence L. French as its Designated Responsible Licensed Producer (DRLP). Said agency was issued license number 3000328009 by the Department first effective on June 20, 2018.

3. French & Associates, LLC is an insurance producer agency which identified Terrence L. French as its Designated Responsible Licensed Producer (DRLP). Said agency was issued license 3000554336 by the Department first effective on June 7, 2013.

4. Senior First, LLC is an insurance producer agency which identified Terrence L. French as its Designated Responsible Licensed Producer (DRLP). Said agency was issued license number 666329 by the Department first effective on May 23, 2019.

5. On or about October 14, 2021, in accordance with *Ala. Code* §27-7-37(a), (c) and (d) an administrative Complaint was initiated by the Department and served upon Respondent, Terrence Lamont French, alleging multiple violations of the Insurance Code.

6. The Department asserts it prepared and forwarded a copy of the Notice of Complaint along with the full Complaint to the Respondent's last known address on file with the Department by certified mail. The envelope containing the Notice and Complaint sent certified mail was postmarked by the U. S. Post Office on October 22, 2021. On October 26, 2021, the certified mail return receipt ("green card") was returned to the Department by the U. S. Post Office bearing the signature of Respondent and dated October 22, 2021.

7. As provided by Reg. 482-1-065(4), the respondent named in such a complaint is required to mail, or hand deliver, a written answer either specifically admitting, or denying, each allegation in the complaint. This answer should be mailed or delivered to the Department within thirty (30) days from the date the respondent received the complaint. As of the date of the Department's pending Motion, it has been more than thirty (30) days and no answer from the Respondent has been received, nor has he otherwise notified the Department of his intent to answer or defend against the allegations set forth in the Complaint.

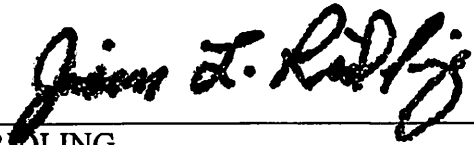
WHEREFORE, based upon the failure of the Respondent to properly answer, or otherwise object, or deny service of the administrative complaint following what must be considered as effective service of the complaint by the Department to the Respondent's last known address, and pursuant to Department of Insurance Regulation 482-1-065(4), the violations of *Ala. Code*, §27-7-19(a) as asserted by the Department are deemed to be admitted.

Accordingly, pursuant to Regulation 482-1-065(15)(a), a default judgment is due to be and is hereby **GRANTED** and all insurance producer licenses issued to Respondent Terrence Lamont French, including those agencies for which French is identified as their DRLP, are hereby permanently **REVOKED**, effective as of the date of this order. Respondent is further assessed a civil penalty in the amount of \$10,000.00.

In accordance with Regulation 482-1-065(15)(b), upon motion of the Respondent delivered to the Department not later than thirty (30) days after the date of this Order, which alleges and proves by attached affidavit a meritorious defense to the allegations of the complaint, the undersigned shall consider entering an order either granting such motion and allowing the accused ten (10) days to file an answer pursuant to Rule 4, or deny the motion, whereupon the

judgement of default shall become final subject only to an appeal as provided by Rule 482-1-065-.06.

DONE this the 1st day of December, 2021.



JIM REDLING
COMMISSIONER OF INSURANCE
STATE OF ALABAMA

A copy of this Order shall be served by first class mail and addressed as follows:

Mr. Terrence Lamont French
85 Bagby Drive STE 103
Birmingham, AL 35209-3705

Handwritten signature or scribble, possibly containing the name "R. J. ...".

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