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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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<p>UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  TERRANCE LAMONT FRENCH,  Respondent.</p>	<p><b>NOTICE OF AGENCY ACTION AND ORDER</b></p>  <p>Docket No. 2021-4342</p> <p>Donald H. Hansen Administrative Law Judge/Presiding Officer</p>
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**NOTICE OF AGENCY ACTION**

The Utah Insurance Department (the “Department”) commences this informal adjudicative proceeding against Respondent Terrance Lamont French (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through -203, and Utah Admin. Code R590-160.

This informal adjudicative proceeding is based on the facts and law set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code § 63G-4-202(1) and Utah Admin. Code R590-160-4 and -8.

## ORDER

Based on the facts and the law set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner orders as follows:

1. Respondent's non-resident producer individual insurance license is revoked.
2. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-8(1), this informal adjudicative proceeding shall be deemed closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondent unless a written request for a hearing on this matter is received from Respondent prior to that date.
3. A request for a hearing shall be sent by email to [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov) or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 4315 South 2700 West, Ste. 2300, Taylorsville, UT 84129. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.
4. If you fail to request a hearing you will be bound by this Order. Failure to request a hearing will be deemed a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

DATED this 2<sup>nd</sup> day of September, 2021.

JONATHAN T. PIKE  
Utah Insurance Commissioner

/s/ Donald H. Hansen  
Donald H. Hansen  
Administrative Law Judge/Presiding Officer  
Utah Insurance Department  
4315 South 2700 West, Ste. 2300  
Taylorsville, UT 84129  
801-957-9321  
Email: [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov)

**NOTICE REGARDING ENFORCEMENT OF THIS ORDER**

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$2,500 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.

## DECLARATION

Under criminal penalty of Utah law, I, William Stimpson, declare the following:

1. I am currently employed as a market conduct investigator for the Utah Insurance Department (“Department”) where my responsibilities include investigating and enforcing Utah insurance laws.

2. I submit this Declaration as the basis for issuing the Notice of Agency Action and Order against Terrance Lamont French (“Respondent”) to which this Declaration is attached.

3. Based on my personal knowledge and/or based on the facts appearing in the Department’s records and files, the following facts are true:

a. Respondent is a non-resident individual producer holding license no. 237312.

b. Respondent’s last known address is [REDACTED]

c. Respondent held a Louisiana insurance individual producer license no. 408314.

d. On August 2, 2021, I ran a state licensing report on the National Association of Insurance Commissioners’ website for Respondent.

e. The licensing report showed that on March 29, 2021 the Louisiana Department of Insurance had revoked Respondent’s Louisiana individual producer insurance license for the following reasons: misrepresentation of insurance product/policy, demonstrated lack of fitness or trustworthiness, and forgery.

4. Based upon the aforementioned paragraphs, the following Utah insurance law was not complied with:

a. Utah Code § 31A-23a-111(5)(b)(xvii)(C), having an insurance license revoked in another state.

5. Based on the aforementioned paragraphs and law set forth above, Respondent's Utah non-resident producer individual insurance license should be revoked.

Signed on this 2nd day of September, at Salt Lake City, Utah.

/s/ William Stimpson  
William Stimpson  
Market Conduct Investigator  
Utah Insurance Department

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on this date a true and correct copy of the foregoing Notice of Agency Action and Order, with the Declaration attached to it, was emailed to:

Terrance Lamont French  
[REDACTED]

and

William Stimpson  
Utah Insurance Department  
[REDACTED]

DATED this 2<sup>nd</sup> day of September, 2021.

/s/ Jeanine Couser  
Jeanine Couser  
Utah Insurance Department  
4315 South 2700 West, Ste. 2300  
Taylorsville, UT 84129  
801-957-9321  
Email: [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov)