

BEFORE THE DIVISION OF INSURANCE  
DEPARTMENT OF LABOR AND REGULATION  
STATE OF SOUTH DAKOTA

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IN THE MATTER OF	)	
1-800-LIFE-INSURANCE	)	CONSENT ORDER
AGENCY, INC.	)	

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In resolution of the above matter and in lieu of issuance of a Notice of Hearing and a formal hearing, the undersigned parties do hereby agree to the following:

1-800-LIFE-INS AGENCY, INC. ("1-800-LIFE-INSURANCE"), whose address of record is 5170 Golden Hills Foothill Pkwy, El Dorado Hills, CA 95762, is a business entity licensed in South Dakota.

1-800-LIFE-INSURANCE is aware that the South Dakota Division of Insurance ("Division") has conducted an investigation of its insurance-related activities in South Dakota;

The Division has alleged the following:

- 1) On August 26, 2013 the state of Wisconsin revoked the license of 1-800-LIFE-INSURANCE AGENCY, INC ("Wisconsin Action") which constituted an administrative action;
- 2) 1-800-LIFE-INSURANCE AGENCY, INC. did not report the Wisconsin Action to the Division in violation of SDCL § 58-30-193;
- 3) 1-800-LIFE-INSURANCE AGENCY, INC. did not respond to Division communications dated November 8, 2013 and December 19, 2013 in violation of SDCL §§ 58-33-66 and 58-33-68 ;
- 4) Pursuant to SDCL §§ 58-30-167(2), (9), 58-33-66, and 58-33-68, the Director of the Division may revoke 1-800-LIFE-INSURANCE AGENCY, INC.'s insurance producer license for any one of the above-cited reasons.

1-800-LIFE-INSURANCE is aware of and understands the nature of the charges and has been informed that it has the right to notice, hearing, and appeal, and that by agreeing to and signing this Consent Order waives these rights;

In return for 1-800-LIFE-INSURANCE agreeing to the provisions of this Consent Order, the Division agrees not to proceed to hearing and agrees that this Consent Order will constitute an informal disposition of this matter pursuant to SDCL § 1-26-20;

1-800-LIFE-INSURANCE agrees to a monetary penalty of \$500 pursuant to SDCL § 58-4-28.1, in lieu of contesting this matter formally;

1-800-LIFE-INSURANCE agrees to provide a written explanation as to why the Wisconsin Action was not reported to the Division, and why Division communications dated November 8, 2013 and December 19, 2013 were not responded to;

1-800-LIFE-INSURANCE agrees to conduct itself in accordance with the insurance laws and regulations of the State of South Dakota;

1-800-LIFE-INSURANCE further agrees that this Consent Order may be considered for the purpose of determining the appropriate sanction in any future actions with the Division for any violations of the laws or regulations of the State of South Dakota or for failing to abide by any order of the Director;


Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that 1-800-LIFE-INSURANCE pay a monetary penalty in the amount of \$500 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

ORDERED that 1-800-LIFE-INSURANCE provide a written explanation to the Division as to why the Wisconsin Action was not reported to the Division, and why Division communications dated November 8, 2013 and December 19, 2013 were not responded to; and it is further

ORDERED that should 1-800-LIFE-INSURANCE fail to comply with the provisions of this Order, the Division may seek the suspension or revocation of 1-800-LIFE-INSURANCE's TPA Registration at hearing pursuant to SDCL Ch.58-29D, or seek other remedies available at law; and it is further

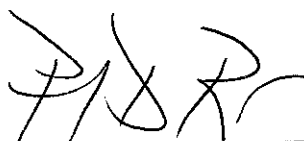
ORDERED that the provision of this Consent Order shall be effective from the date the Director signs this Order.

Dated at Pierre, South Dakota this 15<sup>th</sup> day of April, 2015.

  
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Larry Deiter, Director  
South Dakota Division of Insurance

The undersigned, on behalf of 1-800-LIFE-INSURANCE, represents it understands the terms of this Consent Order and the waiver of its due process rights and voluntarily enter into this Consent Order.

Dated this 25<sup>TH</sup> day of MARCH, 2014<sup>5</sup>.



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Signature of Authorized Representative

PHILIP RANCOEN

\_\_\_\_\_  
Printed Name

COO

\_\_\_\_\_  
Title