



**SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION**

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

March 2, 2018

I Health and Life Insurance Services
1050 E. Perrin Ave. #107
Fresno, CA 93720

SENT VIA U.S. CERTIFIED MAIL

7013 0600 0001 9742 7113

RE: Denial of Business Entity License

Dear I Health and Life Insurance Services,

This letter is to notify you the South Dakota Division of Insurance ("Division") is denying your application for a nonresident business entity license. The reason for the denial is as follows:

You submitted an application for an nonresident business entity license to the South Dakota Division of Insurance ("Division") on August 18, 2017. You answered "no" to all of the application questions, specifically, the question regarding whether an owner of the business entity had ever been named in an administrative action. However, our investigation showed that the owner was subject to administrative actions in the state of California in 2011 and 2015. The Division contacted you on August 21, 2017 and September 22, 2017 via email and letter requesting an explanation as to why incorrect information was provided in the application and copies of the administrative actions. To date, no response has been received.

Due to the above, your license application is denied pursuant to SDCL §§ 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information information in an application, 58-30-167(2) for violating any insurance laws or rules, and 58-33-66(1) for failing to respond to the Division.

Please note this denial is considered an administrative action which will be reported to the database maintained by the National Association of Insurance Commissioners. If an administrative action occurs, an insurance producer may be required to report the action to any and all states in which an insurance license is held and in accordance with the timeframes and requirements of each state.

Pursuant to SDCL § 58-30-168, you may make a written request to the Division of Insurance within thirty (30) days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your license.

Sincerely,

Daniel R. Nelson
Assistant Director - Property & Casualty
South Dakota Division of Insurance
Department of Labor and Regulation