



November 30, 2020

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

SENT VIA CERTIFIED MAIL

7015 1520 0003 3179 8505

RE: Application for Insurance Producer License

I Health and Life Services.:

This letter is to notify you that your application for licensure as a nonresident business entity in South Dakota has been denied. The reason for the denial is as follows:

Your firm submitted an application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on January 13, 2020. On the answer to the application questions concerning administrative actions, it was indicated that your firm had never been the subject of administrative actions. However, the Division's investigation revealed your firm have had the following administrative actions:

1. March 2, 2018: South Dakota denial of an application for failure to report another action and not making required disclosure;
2. August 21, 2018: Louisiana revocation of a producer license for failure to make a required disclosure and report another state action; and
3. September 21, 2020: Illinois denial of an application for demonstrating a lack of fitness or trustworthiness, having another state action, and failure to make a required disclosure.

The application states that the officers, directors, or owners of I Health and Life Services had never been the subject of an administrative action, but the Division's investigation showed that Raymond Giudici had been the subject of California actions in 2011 and 2015.

The Division wrote your firm on September 16, 2020 requesting an explanation for the responses and a statement on the circumstances surrounding the administrative actions. The Division also requested any relevant documentation and an explanation as to why a license should be granted. This correspondence was sent via email and the USPS to the addresses you provided in the application. Your firm did not respond to this initial correspondence, so the Division wrote you making the same requests on October 16, 2020, but again received no response.

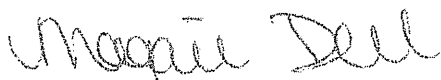
Based on the above information, the application is denied based upon SDCL § 58-30-167(1), (2), (3), (8), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in a license application, violating another state's insurance laws, attempting to obtain a license through misrepresentation or fraud, using fraudulent, coercive, or dishonest practices, demonstrating incompetence and untrustworthiness in the

conduct of business in this state or elsewhere, and having licenses denied and revoked in other states. Any one of the foregoing reasons constitutes grounds to deny the license.

Please note that this denial letter 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 application for licensure.

Sincerely,



Maggie Dell,
Assistant Director
South Dakota Division of Insurance
Department of Labor and Regulation

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