

June 14, 2019

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Allan Robert Kleckner
1098 15th Ave SE
Minneapolis, MN 55414

7013 0600 0001 9742 3733

RE: Application for Insurance Producer License/Denial

This letter is to notify you that your application for licensure as a non-resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You applied for of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on March 28, 2019. On your application you answered "YES" to having been named in an administrative action, however, you failed to include the required documentation.

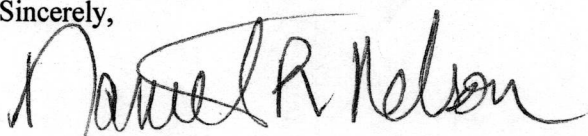
Thus, on April 1, 2019 the Division wrote to you via US mail and email, asking for the official documentation of your administrative actions and asking you why you failed to provide this documentation with your application. You responded via email on April 5, 2019 and provided documentation for administrative actions in the following states: Delaware, Virginia, California, Louisiana, and Washington.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), & (9) for providing incorrect, misleading, incomplete, or materially untrue information in your license application; for violating any insurance laws or rules, of this or of another state; and for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state.

Please note that 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 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,



Daniel R. Nelson, *Assistant Director*
South Dakota Division of Insurance
Department of Labor and Regulation