



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

May 16, 2019

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Allan Ernesto Rico Allan
100 Orchard Ct.
Laredo, TX 78045

7013 0600 0001 9742 3801

RE: Application for Insurance Producer License/Denial

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

You applied for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on November 7, 2018. On your application, you answered "YES" to having a misdemeanor conviction. The documentation you provided was unclear regarding your conviction status.

Thus, on December 4, 2018 the Division wrote to you via email, asking you to provide a written explanation and documentation for any convictions you may have on your record, and to explain why this information was not included with your application. Having failed to receive a response, the Division wrote to you again on January 11, 2019, sending you a Cite Letter via certified mail and email, informing you again that we needed documentation of any convictions, and advising you that all producers must respond to the Division's inquiries within 20 days. Having again failed to respond, the Division called you on February 21, 2019 and left you're a voicemail asking you to please respond to the previous letters and emails. To date, you have not responded to the Division, there has been no explanation regarding any potential criminal convictions you may have, and no explanation for your lack in communication with the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) & (2), for providing incorrect, misleading, incomplete, or materially untrue information in your license application, and for violating any insurance laws or rules, of this or of another 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