

STATE OF SOUTH DAKOTA
DEPARTMENT OF LABOR AND REGULATION

IN THE MATTER OF
VALENTINO KALAJ

INS 25-109

NOTICE OF ENTRY OF PROPOSED
FINDINGS OF FACT, CONCLUSION OF LAW,
AND DECISION AND FINAL DECISION

NOTICE IS HEREBY GIVEN, that attached hereto, is a true and correct copy of the Order
Revoking Insurance Producer License entered by Larry Deiter, Director South Dakota Division
Of Insurance, on July 9, 2025.

Dated this 9th day of September, 2025.



Callie A. Pospishil
Legal Counsel
South Dakota Division of Insurance
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
(605) 773-3563

CERTIFICATE OF SERVICE

I, Callie Pospishil, the undersigned, do hereby certify that on the date shown below, a true and correct copy of the Order Revoking Insurance Producer License with respect to the above-entitled action was sent U.S. Certified Mail, U.S. First Class Mail, and electronic mail thereon, to the following:

VALENTINO KALAJ
22298 Parklane
Farmington Hills MI 48335

AMERICAN NATIONAL INSURANCE COMPANY
ONE MOODY PLAZA
GALVESTON, Texas 77550-7999

HUMANRESOURCES@AILMICH.COM; VALENTINOKALAJ@AOL.COM

Dated this 9th day of September, 2025 in Pierre, South Dakota.



Callie A. Pospishil
Legal Counsel
South Dakota Division of Insurance
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
(605) 773-3563

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

**IN THE MATTER OF
VALENTINO KALAJ**

INS 25-109

**ORDER REVOKING
INSURANCE PRODUCER LICENSE**

TO: VALENTINO KALAJ
22298 Parklane
Farmington Hills MI 48335
HUMANRESOURCES@AILMICH.COM; VALENTINOKALAJ@AOL.COM

Larry Deiter, Director of the South Dakota Division of Insurance ("Director"), in accordance with SDCL 58-30-167.2 and 58-30-167.3, hereby gives notice that **VALENTINO KALAJ has violated the Insurance Code of the State of South Dakota, failed to timely respond to the South Dakota Division of Insurance ("Division"), and that VALENTINO KALAJ's Insurance Producer License will be revoked unless a hearing is requested in writing within 60 days of this Order.** VALENTINO KALAJ is expressly notified that they are entitled to a hearing pursuant to SDCL 58-30-167.3 if the Division is timely contacted in writing. Therefore, supported by the Exhibits attached hereto, the Director makes the following Findings of Fact, Conclusions of Law, and Order:

FINDINGS OF FACT

- 1) VALENTINO KALAJ, who holds an active Insurance Producer License, is required to maintain an accurate address of record pursuant to SDCL 58-30-157; the address above is the last address recorded at the Division. (Exhibit 1).
- 2) VALENTINO KALAJ was the subject of an administrative action in a different jurisdiction which was not reported to the Division. (Exhibit 2);
- 3) The Division sent inquiries to VALENTINO KALAJ at their address of record above regarding licensure matters. (Exhibit 3-5).
- 4) VALENTINO KALAJ did not respond to the Division's inquiries.
- 5) Any additional Findings of Fact included in the Reasoning section of this decision are incorporated herein by reference.
- 6) To the extent any of the foregoing are improperly designated and are instead conclusions of law, they are hereby redesignated and incorporated herein as conclusions of law.

CONCLUSIONS OF LAW

1. The Director of the Division has jurisdiction over VALENTINO KALAJ and the subject matter of this contested case.
2. Due to the loss of livelihood from lack of licensure, the Division bears the burden of establishing the alleged statutory violations by clear and convincing evidence. *In re Zar*, 434 N.W.2d 598, 602 (S.D. 1989) and *Brown v. Warner*, 107 N.W.2d 1, 4 (S.D. 1961).
3. The Division established by clear and convincing evidence as attached in Exhibits hereto that VALENTINO KALAJ violated SDCL 58-30-193 and 58-33-66.
4. The Division established by clear and convincing evidence that the VALENTINO KALAJ's South Dakota Insurance Producer License is subject to revocation pursuant to SDCL 58-30-167(2) & (9).
5. The Division is authorized to issue this Order revoking VALENTINO KALAJ's producer license without a hearing pursuant to SDCL 58-30-167.2, and 58-30-167.3.
6. Any additional Conclusions of Law included in the Reasoning section of this decision are incorporated herein by reference.
7. To the extent any of the foregoing are improperly designated and are instead findings of fact, they are hereby redesignated and incorporated herein as Findings of Fact.

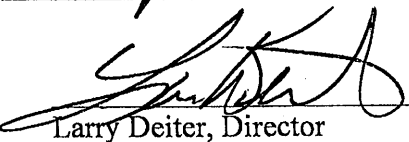
ORDER

Now therefore, good cause appearing from the foregoing, IT IS HEREBY ORDERED, pursuant to SDCL 58-30-167(2) & (9), 58-30-167.2, 58-30-167.3, 58-30-193, and 58-33-66, the South Dakota Insurance Producer License of VALENTINO KALAJ is hereby REVOKED, unless a hearing is requested within 60 days of this Order; and it is further

ORDERED that VALENTINO KALAJ may request a hearing on this Order within 60 days of the date of this Order; and it is further

ORDERED that if VALENTINO KALAJ makes a timely written request to the Division, a Notice of Hearing on this matter will be issued within 30 days the request pursuant to SDCL 58-30-167.3, which will be conducted according to procedures for contested cases as prescribed in SDCL Chs. 1-26 and 1-26D.

Dated at Pierre, South Dakota this 9th day of July, 2025.



Larry Deiter, Director
South Dakota Division of Insurance

CERTIFICATE OF SERVICE

I, Callie Pospishil, the undersigned, do hereby certify that on the date shown below, a true and correct copy of the Notice of Hearing with respect to the above-entitled action was via certified mail to the following: _____

VALENTINO KALAJ

22298 Parklane

Farmington Hills MI 48335

HUMANRESOURCES@AILMICH.COM; VALENTINOKALAJ@AOL.COM

AMERICAN NATIONAL INSURANCE COMPANY

ONE MOODY PLAZA

GALVESTON, Texas 77550-7999

Dated this 9th day of July, 2025 in Pierre, South Dakota.



Callie A. Pospishil, Legal Counsel
Division of Insurance
South Dakota Dept. of Labor and Regulation
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Pierre, SD 57501
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