

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

IN THE MATTER OF)	
TODD VAN VUGT AND)	CONSENT ORDER
INTEGRITY INSURANCE SOLUTIONS)	

In resolution of the above matter and in lieu of a formal hearing, the undersigned parties do hereby agree to the following:

TODD VAN VUGT, whose address of record is 1004 W Whispering St, Sioux Falls, SD 57108, is an individual who is currently licensed as a resident insurance producer in the State of South Dakota and is the designated responsible producer and an owner of INTEGRITY INSURANCE SOLUTIONS (SD License Number 10030493), a licensed business entity in the State of South Dakota (collectively, "RESPONDENTS");

RESPONDENTS are aware that the South Dakota Division of Insurance ("Division") has conducted an investigation;

The Division alleges the following with regard to TODD VAN VUGT:

1. TODD VAN VUGT's appointment was canceled by an insurer;
2. TODD VAN VUGT intentionally misrepresented the terms of an actual or proposed insurance contract or application for insurance, in violation of SDCL 58-30-167(5) and 58-33-37;
3. TODD VAN VUGT admitted to committing an insurance unfair trade practice, in violation of SDCL 58-30-167(7);
4. TODD VAN VUGT used fraudulent, coercive, or dishonest practices, or demonstrated incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere, in violation of SDCL 58-30-167(8);
5. TODD VAN VUGT made, issued, circulated, estimates misrepresenting the benefits or advantages promised of a policy issued, in violation of SDCL 58-33-5.
6. Pursuant to SDCL 58-30-167(2), (5), (7), & (8), 58-33-5 and 58-33-37, the Director of the Division may revoke the RESPONDENTS' respective insurance producer and business entity licenses for violating the insurance laws of South Dakota.

RESPONDENTS are aware of and understand the nature of the charges and have been informed that they have the right to counsel, hearing, and appeal and that by agreeing to and signing this Consent Order, waive these rights;

By the execution of this Consent Order, RESPONDENTS neither admit to nor deny any violations of the laws of the State of South Dakota, but waive their right to contest the allegations contained in this Consent Order;

In return for RESPONDENTS agreeing to the provisions of this Consent Order, the Division agrees not to proceed to administrative hearing and agrees that this Consent Order will constitute the final disposition pursuant to SDCL 1-26-20;

RESPONDENTS agree, in lieu of contesting this matter formally, to the revocation of their licenses and agree to cease the transaction of insurance business in this state;

RESPONDENTS further agree that this Consent Order may be considered in any future licensing procedures with the South Dakota Division of Insurance and for the purpose of determining the appropriate sanction in any future actions with the Division for any violations of the laws or regulations of the State of South Dakota or for failing to abide by any order of the Director;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that the resident insurance producer's license of TODD VAN VUGT is hereby revoked; and it is further

ORDERED that the resident business entity license of INTEGRITY INSURANCE SOLUTIONS (SD License Number 10030493), is hereby revoked; and it is further

ORDERED that the use of this Consent Order for competitive purposes by an insurance agent or third-party administrator holding a license in the State of South Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority; and it is further

ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

Dated at Pierre, South Dakota this 29th day of February, 2024.

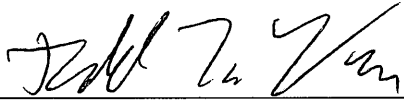


Larry Deiter, Director
South Dakota Division of Insurance

[Signature page for RESPONDENTS follows]

The undersigned, on behalf of himself and the INTEGRITY INSURANCE SOLUTIONS, represents that he and the company understand the terms of this Consent Order and the waiver of their due process rights and that they voluntarily enter into this Consent Order.

Dated this 23 day of February, 2024.



Todd Van Vugt