

STATE OF SOUTH DAKOTA
DEPARTMENT OF LABOR AND REGULATION

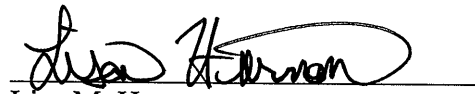
IN THE MATTER OF
MICHELLE TATE

INS 25-102

NOTICE OF ENTRY OF
ORDER REVOKING INSURANCE
PRODUCER LICENSE

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 March 31, 2025.

Dated this 2nd day of June, 2025.




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

CERTIFICATE OF SERVICE

I, Lisa M. Harmon, the undersigned, do hereby certify that on the date shown below, a true and correct copy of the Notice of Entry of Order Revoking Insurance Producer License and 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 thereon, to the following:

MICHELLE TATE
7003 WINDY RUN CT
SPRING, TX 77379-8263
thebalancelifeconvo@gmail.com

Dated this 2nd day of June, 2025 in Pierre, South Dakota.



Lisa M. Harmon
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
MICHELLE TATE**

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INS 25-102

**ORDER REVOKING
INSURANCE PRODUCER LICENSE**

TO: MICHELLE TATE
7003 WINDY RUN CT
SPRING, TX 77379-8263
thebalancelifeconvo@gmail.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 **MICHELLE TATE 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 MICHELLE TATE's Insurance Producer License will be revoked unless a hearing is requested in writing within 60 days of this Order.** MICHELLE TATE 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) MICHELLE TATE, 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) MICHELLE TATE was the subject of a license revocation administrative action in a different jurisdiction, which was not reported to the Division. (Exhibit 2);
- 3) MICHELLE TATE was also terminated for cause from an insurer. (Exhibit 3);
- 4) The Division sent inquiries to MICHELLE TATE at their address of record regarding licensure matters. (Exhibits 4-5).
- 5) MICHELLE TATE did not respond to the Division's inquiries.

- 6) Further review additionally showed that MICHELLE TATE provided incorrect information on her South Dakota license application. (Exhibit 6).
- 7) Any additional Findings of Fact included in the Reasoning section of this decision are incorporated herein by reference.
- 8) 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 MICHELLE TATE 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 MICHELLE TATE violated SDCL 58-30-193 and 58-33-66.
4. The Division established by clear and convincing evidence that the MICHELLE TATE's South Dakota Insurance Producer License is subject to revocation pursuant to SDCL 58-30-167(1), (2), (8), & (9).
5. The Division is authorized to issue this Order revoking MICHELLE TATE'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.

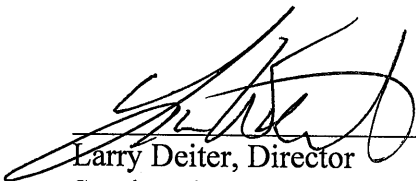
ORDER

Now therefore, good cause appearing from the foregoing, IT IS HEREBY ORDERED, pursuant to SDCL 58-30-167(1), (2), (8), & (9), 58-30-167.2, 58-30-167.3, 58-30-193, and 58-33-66, the South Dakota Insurance Producer License of MICHELLE TATE is hereby REVOKED, unless a hearing is requested in writing within 60 days of this Order; and it is further

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

ORDERED that the Division will issue a Notice of Hearing on this matter within 30 days of a timely written request from MICHELLE TATE to schedule a hearing in this matter pursuant to SDCL 58-30-167.3, which shall be conducted according to procedures for contested cases as prescribed in SDCL Chs. 1-26 and 1-26D.

Dated at Pierre, South Dakota this 31st day of March, 2025.



Larry Deiter, Director
South Dakota Division of Insurance

CERTIFICATE OF SERVICE

I, Lisa M. Harmon, the undersigned, pursuant to SDCL 58-4-17 and 58-30-157 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 via certified mail and first-class mail to the following:

MICHELLE TATE
7003 WINDY RUN CT
SPRING, TX 77379-8263
thebalancelifeconvo@gmail.com

Dated this 31st day of March, 2025.

A handwritten signature in black ink, reading "Lisa M. Harmon", is written over a horizontal line.

Lisa M. Harmon, Legal Counsel
Division of Insurance
South Dakota Dept. of Labor and Regulation
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
Phone (605) 773-3563