

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

IN THE MATTER OF MICHELLE ZUSPAN	INS 26-32745 CONSENT ORDER
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In resolution of the above matter and in lieu of a formal hearing, the undersigned parties do hereby agree to the following:

MICHELLE ZUSPAN, whose address of record is 5405 Holster Dr., Killeen, TX 76459 is an individual who is currently licensed as an insurance producer in the State of South Dakota;

MICHELLE ZUSPAN is aware that the South Dakota Division of Insurance (“Division”) has conducted an investigation;

The Division alleges the following:

1. MICHELLE ZUSPAN was the subject of a felony prosecution;
2. MICHELLE ZUSPAN failed to report the felony action to the Division within 30 days, in violation of SDCL 58-30-194;
3. Pursuant to SDCL 58-30-167(2)&58-30-194, the Director of the Division may revoke MICHELLE ZUSPAN’s insurance producer license for violating the insurance laws of South Dakota.

MICHELLE ZUSPAN is aware of and understands the nature of the charges and has been informed that she has the right to counsel, hearing, and appeal and that by agreeing to and signing this Consent Order, waives these rights;

By the execution of this Consent Order MICHELLE ZUSPAN neither admits to nor denies any violations of the laws of the State of South Dakota, but waive her right to contest the allegations contained in this Consent Order;

In return for MICHELLE ZUSPAN 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;

MICHELLE ZUSPAN agrees, in lieu of contesting this matter formally, to the revocation of her South Dakota insurance producer’s license and to cease the transaction of insurance business in this state;

MICHELLE ZUSPAN further agrees 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;

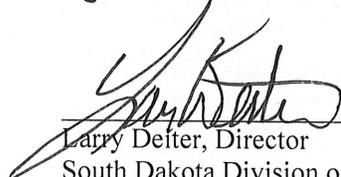
By the execution of this Consent Order, MICHELLE ZUSPAN waives her right to contest the allegations contained in this Consent Order in any future licensing proceedings;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that the South Dakota insurance producer's license of MICHELLE ZUSPAN 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.

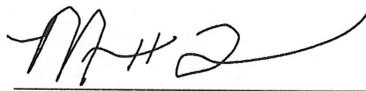
Dated at Pierre, South Dakota this 24th day of February, 2026.



Larry Deiter, Director
South Dakota Division of Insurance

I have read and understand the terms of this Consent Order and the waiver of my due process rights and voluntarily enter into this Consent Order.

Dated this 24th day of February, 2026.



Signature
Michelle Zuspan

Name (Print)