



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

**DIVISION OF  
INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

November 1, 2022

**CERTIFIED MAIL & FIRST-CLASS MAIL**

Thomas Jermaine Flowers  
238 Walker St. #33  
Atlanta, GA 30313

RE: Application for Insurance Producer License

Dear Mr. Flowers

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 submitted an application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on March 2, 2021. You answered "No" to all questions, including the question concerning administrative actions. While investigating your application, it was discovered that you were the subject of administrative actions in the states of Georgia, California, and Indiana. Georgia issued you a probationary license via a consent order on February 6, 2019. California revoked your license on September 28, 2019. Indiana did not renew your license on December 20, 2019. While your application in South Dakota was pending, you were the subject of additional administrative actions in the states of Indiana and Illinois. Indiana denied your license on December 21, 2021. Illinois refused to issue you a license on April 26, 2022.

Due to this, the Division wrote to you on July 12, 2021, via regular mail and email to request a written explanation incorrect and incomplete responses on the application, a written statement explaining the circumstances of the 2019 California and Indiana administrative actions, and copies of the 2019 administrative actions. You failed to respond to the Division within 20 days. On November 8, 2021, you submitted a partial response explaining the incorrect answers on your application. The Division wrote to you again on May 18, 2022, requesting a response from you. To date, the Division has not received a complete response from you.

Based on the above information, your application is denied based upon SDCL 58-30-167(1), (2), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in a license application; violating the insurance laws or rules of the State of South Dakota and another state; and having an insurance producer license, or its equivalent, denied, suspended, or revoked in 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 any and all states in which an insurance license is held and in accordance with the timeframes and requirements of each state.



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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,

Tony Dorschner, *Assistant Director*  
*South Dakota Division of Insurance*  
*South Dakota Department of Labor and Regulation*

Cc: Thomas Jermaine Flowers  
5353 Fairington Road  
Lithonia, GA 30038.

Cc: [thomas.flowers@ushadvisors.com](mailto:thomas.flowers@ushadvisors.com)