

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 20397-AG21-1101-206

IN THE MATTER OF: )  
 )  
Thomas Flowers )  
5353 Fairington Rd. )  
Lithonia, GA 30038 )  
 )  
Applicant. )  
 )  
Type of Agency Action: Enforcement )  
 )  
License Application #: 848754 )

FILED

DEC 21 2021

STATE OF INDIANA  
DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER**  
**AND NOTICE OF LICENSE DENIAL**


The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.* and Indiana Code § 27-1-15.6-12, hereby gives notice to Thomas Flowers (“Applicant”) of the following Administrative Order:

1. Applicant filed an application for nonresident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on March 2, 2021.
2. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-15.6-8 and Indiana Code § 27-1-15.6-12.
3. Indiana Code § 27-1-15.6-12(b)(1) provides, in part, that the Commissioner may refuse to issue an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
4. Indiana Code § 27-1-15.6-12(b)(9) provides, in part, that the Commissioner may refuse to issue an insurance producer license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.

5. Following a review of public records and the materials submitted by Applicant in support of his application, the Commissioner being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure as stated by Indiana Codes §§ 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(9) due to the following administrative actions, and for Applicant's failure to disclose the same on his application for licensure:
  - a. October 1, 2020, Oregon revocation due to Applicant's criminal history;
  - b. December 20, 2019, Indiana Nonrenewal Order due to Applicant's criminal history;
  - c. September 30, 2019, Ohio cancellation due to license status change;
  - d. September 28, 2019, California license revocation due to Applicant's criminal history; and
  - e. February 15, 2019, Virginia license suspension due to non-compliance with continuing education requirements.
  
6. Indiana Code § 27-1-15.6-12(d) provides that the applicant may, not more than sixty-three (63) days after notice of denial of the application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.
  
7. This is considered an agency action. This action has been initiated by the aforementioned authority. If you choose to appeal this agency action, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and subsequently you will be contacted by the OALP with more information to begin the administrative process.

**IT IS THEREFORE ORDERED** that Applicant's request for licensure is hereby **DENIED** pursuant to Indiana Codes §§ 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(9) due to Applicant's failure to disclose five (5) administrative actions, which include a license non-renewal, two revocations, and a suspension, on his application for licensure. Applicant may reapply for licensure not less than one (1) year from the date of this order.

12/21/21  
Date Signed

  
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Afny L. Beard, Commissioner  
Indiana Department of Insurance

Distribution to:

Thomas Flowers  
5353 Fairington Rd.  
Lithonia, GA 30038

Victoria Hastings, Attorney  
ATTN: Phil Holleman, Sr. Investigator  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, IN 46204  
317 234-5885, fax 317 234-2103