

INSURANCE *Insights*

DIVISION OF AGENT AND AGENCY SERVICES

Volume 1, No. 6 - November 2012

A Time to be Thankful

Dear friends,

During this time of year we all reflect on the people and things that we are all most grateful for. Let us all take time to go to remember the things we appreciate most and which make our lives worth living. Let us never forget that despite the obstacles we face our values give us the strength to overcome adversity. We look upon the hardships of today with the resolve and determination that can change our tomorrows. As we start our final month of the year, let us be grateful for the loving family and good friends around our tables. Let it be our commitment to be thankful for the many blessings in our lives.

I would also ask that you take the time to let us know how we are doing and what we can do to better serve you. Thank you for all you do.



Jeff Atwater
Chief Financial Officer
State of Florida

VERIFY
BEFORE ✓
YOU SELL

Agents should routinely verify the licensure of the companies for which they're selling.

[Read more >>](#)

News You Can Use

- Updating you on what's going on

Office Announces a Reduced Cost Mortgage Title Insurance Product Available to Assist Homeowners and Lenders

The Florida Office of Insurance Regulation has approved several title insurers' requests to offer an alternative title insurance product for loan modifications at a reduced cost to lenders. The new product is called a Mortgage Priority Guarantee policy and is used when lenders amend an existing mortgage loan agreement in order to help a struggling homeowner remain in their home and prevent a foreclosure of the property.

[Click here to read the press release >>](#)

Office Announces New Resource for Consumers to Comment on Life and Health Form and Rate Filings

The Florida Office of Insurance Regulation (Office) announced the creation of a new resource for consumers to provide input on pending life and health insurance form and rate filings. This new feature will allow interested parties to express feedback regarding proposed changes to filings received by the Office from life and health insurance companies.

[Click here to read the press release >>](#)

Online Video Tutorials Now Available for CHOICES Rate Comparison System

The Florida Office of Insurance Regulation (Office) announced the addition of two new online video tutorials for consumers to utilize as an educational resource for navigating the CHOICES Auto and Homeowners Rate Comparison System. CHOICES is an interactive program designed to give Florida residents the ability to compare automobile and/or homeowners insurance rates using sample risk scenarios created for each.

[Click here to read the press release >>](#)

Florida Health Choices Engage Agents in Design of Florida's Insurance Marketplace

A recent meeting of the Florida Association of Health Insurance Underwriters provided an opportunity for Florida Health Choices (FHC) to gather input and feedback from insurance agents from across the state. Focus group sessions conducted by the Institute for Child Health Policy (ICHP) produced some key recommendations for improving the FHC Marketplace by addressing misperceptions, removing barriers to participation, and improving collaboration with agents. The FHC Marketplace is a central web portal where small business owners with four to 50 eligible employees can choose from a variety of health plans that best meets their needs. The ICHP focus groups found that there are a number of misconceptions that can be addressed.

[Click here to read the media advisory and access the full report >>](#)

[Click to read more recent news >>](#)

Make Sure You Don't Miss Important Information From Us

Add our domain **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you are able to receive all notifications from us. Licensees who have a valid email address on file with the Department, as required by law, receive important email notifications when something that affects your application, license, continuing education, or appointment(s) occurs. Additionally, we will keep you informed with warnings regarding new schemes and scams being marketed to licensees. You can update your contact information through your [MyProfile](#) account. We want to keep you informed in a timely manner of pertinent information important to you. You are still required to abide by the Florida Insurance Code regardless of whether you read the information we provide or attempt to provide.

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In The Know

- Keeping you informed is what it's all about

The 2013 Annual Title Administrative Surcharge is Coming Up

Subsection 624.501(27)(e)2, Florida Statutes, requires any title insurance agency licensed in Florida on January 1 of each year to remit an administrative surcharge of \$200 to the Florida Department of Financial Services. Therefore, we are [reminding](#) all title agencies that the 2013 administrative surcharge due date will soon be approaching. Any title insurance agency licensed in Florida on January 1, 2013, will be emailed an invoice a few days afterward to the agency's email address on file with the Department. To ensure you receive the invoice and avoid failing to pay by the January 30 due date, please log in to the [MyProfile](#) account for your title agency and make sure the correct email address is on file. While doing so, we also recommend you do the same for your individual [MyProfile](#) account. Failure to pay the surcharge on or before January 30 will result in administrative action and/or a fine of \$500, in addition to the original surcharge. To assure that your payment is properly credited, please return all invoices covered with your check.

Testing and Fingerprinting at Pearson VUE Locations

If you ever go to a Pearson VUE testing site to take an examination or get fingerprinted, there are some requirements you should know ahead of time. You will need to provide **two** forms of signature identification at the time of your reservation. One must have a photo and be issued by a government agency, e.g., driver's license, military identification card, passport, etc. Also, you should not bring family members, guests, pets or others to the Pearson VUE site at the time of your reservation. If you do arrive with additional persons not associated with the reservation, you may be turned away.

Keeping Your Clients' Confidential Information Confidential

We'd like to remind licensees that many business equipment machines, particularly digital copiers and fax machines have hard drives - like the one on your personal computer - which can contain large amounts of data and images with sensitive and confidential information about your clients (social security numbers, bank account numbers and other financial information, medical records, medication histories, etc.). Obtaining the equipment's hard drive could be the one thing someone aiming to commit identity theft needs. We highly suggest that you make certain confidential information is destroyed or scrubbed before selling or returning the equipment to a leasing firm. Many of the major manufacturers offer security or encryption packages on their products. Please protect yourself and your clients.



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Education Central

- Things to know about your continuing education

Monitoring your CE Compliance Records

Have you ever wondered about your current continuing education requirement status? Are you asking if the Department is aware of your most recent course completion? These questions and more can be answered by regularly monitoring your CE records by logging on to your [MyProfile](#) account. From your In-Box, find and click the blue button that reads **Click to check CE Status**. This will pull up a page reflecting the status of your most current CE compliance period.

The table presented will inform you by row of the various requirements and total hours left to be completed. Each row of requirements is broken into columns detailing your completed hours from those remaining that are still deficient.

By clicking the expand button on each requirement row, you will be able to view the completed courses that are being applied to that respective requirement.

If you're wondering what courses you need to take to satisfy any of your specific requirements, click on the text that reads "**What is this?**" found just below each requirement header. This will pull up a list of course authorities that can be applied to satisfy the specific requirement. When searching for future courses type the course authority you need into the respective field of the search engine.

Along with monitoring the most current cycle, you may also click the **Previous CE Requirement** tab to view the status of prior compliance cycles; the **Transcript** tab to see the complete list of reported courses that you have taken; or **Find a Course** to search for courses scheduled to be offered in the future.

Duplicate Continuing Education Courses

Have you taken the same CE course twice in a three-year period and not received credit?

This is because the **same course** cannot be taken with the **same provider** within a three-year period and receive credit. Rule 69B-228.100(6), F.A.C., requires that three years must pass before credit can be given in this scenario. The Department encourages licensees to check their transcript prior to registering for continuing education courses to avoid the expense and time of duplicating coursework. This can be accomplished by logging in to [MyProfile](#) and viewing your education transcript.

How to Search for Approved CE Courses

Looking for continuing education (CE) courses to be sure you get all your hours completed? Our online course search can easily help you by listing those courses approved by the Department.

1. Go to our website at www.MyFloridaCFO.com/Division/Agents.
2. Click on **MyProfile** on the left panel and log in to your account.
3. Once in your MyProfile inbox, click on **Locate** at the top left. Then click on **Future Course Offerings**.
4. Select the **Course Authority** for the type of license held or course you need to take.
5. You can also make other choices, like **Study Method** and **Location**, to narrow your search results.
6. If you click on **Perform an Advanced Search**, you will have additional options to narrow your search results, such as **Course Date** and **Course Level**.

Because many factors may affect your continuing education requirement (e.g. licenses held, number of years licensed, etc.), we encourage you to periodically check your [MyProfile](#) account to determine your individual continuing education compliance requirements and status. You will also be able to find more approved CE courses after logging in to your [MyProfile](#) account as the public search limits the results to the first 100 course offerings.

We wish you success as you continue to complete your hours to keep your knowledge current in an ever-changing insurance market. And remember, your CE compliance date is your **DUE** date, not your **DO** date.

Education Providers: Certificate of Completion Requirements

Did you know that the roster isn't the only thing to be sent after a course is completed? Per Rule Chapters 69B-211 and 69B-228 of the Florida Administrative Code, education providers are required to supply each student with a certificate of completion within 30 days of the student successfully completing a continuing education or pre-licensing course. This certificate should be maintained by each student for his/her own records and for verification purposes should the Department make a request.

Certificates of completion at a minimum must contain the following information:

- Student name
- Student License ID#
- Course title and ID#
- Course offering ID#
- Course completion Date
- Signature of School Official/Instructor

The Department form [DFS-H2-1668](#), "Certificate of Completion", may be used as a reference guide when creating a template.

Pre-licensing courses taught in the classroom or as webinars need to have the instructor's signature on the certificate of completion. Pre-licensing courses taught online or via correspondence may substitute the school official's signature for the instructor's signature when necessary on the certificate. Continuing education courses taught in any method may also substitute the school official's signature for the instructor's signature when necessary. Authorized signature images are okay to be used for certificates electronically generated.

Reminder: Our Website Address Has Changed

The Division of Agent and Agency Services' redesigned website went live on August 1, 2012. We continue to receive a significant amount of traffic to the old site. Currently, customers who attempt to access the old website's homepage are automatically redirected to the new website. **The redirect on the old site to the new site will be removed soon.** Please be sure to update any links you have to our website on your website or your materials to go to www.MyFloridaCFO.com/Division/Agents. This will help prevent confusion when we take down the old site soon.

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Compliance Corner

We continue to see a pattern of noncompliance in the areas noted below. This section has been created to assist you in keeping your insurance business in compliance. The items are intended as reminders only and are not necessarily the exact text of the [Florida Statutes](#) or [Florida Administrative Code](#). The legal cites have been provided for your further reference.

What to Do If Your Address or Name Changes!

All licensees (except bail bond agents - see below) must notify the department within **30 calendar days** after a change of name, residence address, principal business street address, mailing address, contact telephone numbers, including a business telephone number, or email address. Failure to notify the Department within the required time can result in a fine not to exceed \$250 for the first offense and a fine of at least \$500 or suspension or revocation of the license for any subsequent offense.

Bail bond agents are required to notify the Department, insurer, managing general agent, and the clerk of each court in which the licensee is registered within **10 working days** after a change in the licensee's principal business address or telephone number. The bail bond agent must also notify the Department within 10 working days after a change of the name, address, or telephone number of each agency or firm for which he or she writes bonds and any change in the licensee's name, home address, email address, or telephone number.

You can easily update and/or verify your addresses, including email, and other information through your [MyProfile](#) account.

After you log in to your [MyProfile](#) account, you will be able to see your information on the bottom-left of your MyProfile In-Box. To proceed with making changes, click "Address Change" on the right. If you make any changes, you must click "Save" at the bottom. This will ensure that your changes are saved.

If you have another license, such as one for your agency, you will need to verify and update the addresses on file for that license via its own separate MyProfile account.

Individual's Name Change:

You must mail or fax the request to change your individual name or the name of your agency with supporting documentation (marriage certificate, articles of incorporation, etc.) to the location below:

Florida Department of Financial Services
Bureau of Agent and Agency Licensing
200 E. Gaines Street, Room 419
Tallahassee, FL 32399-0319
Fax: (850) 413-3291

[See Sections [626.551](#) and [648.421](#), Florida Statutes]

Surplus Lines Agents: Overcharging Policy Fees and Premium

The Florida Insurance Code clearly states that it is unlawful for surplus lines agents to charge fees to the insured upon the sale of a surplus lines policy unless such fees are specifically authorized by law. "Broker fees" and "consulting fees" or other similarly named fees that produce additional income for agents are not authorized by law. Surplus lines agents are specifically permitted to charge **up to \$35** as a policy fee in addition to the applicable premium. The term "premium" means the consideration for insurance by whatever name called and includes any assessment, or any membership, policy, survey, inspection, service, or similar fee or charge in consideration for an insurance contract, which items are deemed to be a part of the premium. The Department has and will continue to take administrative action against any surplus lines agent found to be charging any fee(s) not specifically authorized by law.

[See Bulletin [DOI-02-001](#), Sections [626.916\(4\)](#) and [626.9325\(6\)](#) Florida Statutes]

Renewing Your Agency License

Every insurance agency transacting insurance business in Florida must be licensed or registered with the department. Licensure is open to all agency types, while registration is limited to a unique set of agencies provided for by law. For more information, please see our web page on [agency licensing and registration](#).

Florida law requires all *licensed* agencies to renew their license every three years. Florida law does not require *registered* agencies to renew their registration or title insurance agencies to renew their license. Agency licenses must be renewed online through [MyProfile](#). Log in using the agency's login account information. Once logged in, select "Renewal" and proceed with the renewal process. There are no fees to renew an agency license. You will be able to print out your new agency license certificate the next day, which you will need to place prominently in the agency location. We email reminders to the email address on file for the agency 90 and 30 days prior to the agency license expiration, which is another important reason to make sure you keep your email address current through MyProfile. Failure to do so can prevent you from receiving important information from us and could lead to an email address violation and fine in addition to the expiration of your agency license.

Agencies and Their Members' Appointment Requirements

If a sole proprietorship, partnership, corporation, or association holds an agency contract with an insurer, all members thereof who solicit, negotiate, or effect insurance contracts, and all officers and stockholders of the corporation who solicit, negotiate, or effect insurance contracts, are required to qualify and be licensed individually as agents or customer representatives. All such agents must also be individually appointed as to each property and casualty insurer entering into an agency contract with such agency.

All bail bond agents who are members of the same agency, partnership, corporation, or association shall be appointed to represent the same surety companies. If any member of such agency, partnership, corporation, or association is licensed and appointed as a professional bail bond agent, all members thereof shall be so licensed and appointed. While it is the responsibility of each insurer to require that each bail bond agent in an agency is appointed to represent that particular insurer, Rule 69B-241.100(41), F.A.C., states that the license of the primary bail bond agent for the bail bond agency may be suspended until all the agents in the agency are in compliance. When necessary, a bail bond agent can send a letter to the Department requesting termination of any of their appointments with an insurer/surety company.

The ability for a licensee to make a request to the Department to terminate an appointment applies to all license types as has always been the case.

[See Sections [626.733](#) and [648.55](#), Florida Statutes, and Rule [69B-241.100\(41\)](#), Florida Administrative Code]

Case Notes

The following are instances in which licensees or other persons violated the Florida Insurance Code and the administrative action the department has taken against them. Note: All administrative investigations are subject to referral to the [Division of Insurance Fraud](#) for criminal investigation.

Case: A life and health agent hatched a scheme and recruited a network of agents to enroll unsuspecting consumers into a unauthorized health insurance product with "AIM/CEO" (Association of Independent Managers and Chief Executive Officers Club). To the victims' surprise, there was no authorized insurer underwriting these health policies. Compounding matters, the organizing agent held regular conference calls with other agents and provided them a multitude of marketing materials to perpetuate the sale of the unauthorized health insurance. The net effect was numerous consumers were left in the lurch without health coverage while the agent lined his pockets with premiums. Many of the other agents, some of which claim to have been "duped", had enforcement action taken against their licenses for soliciting and selling an unauthorized health product, which they failed to verify was authorized.

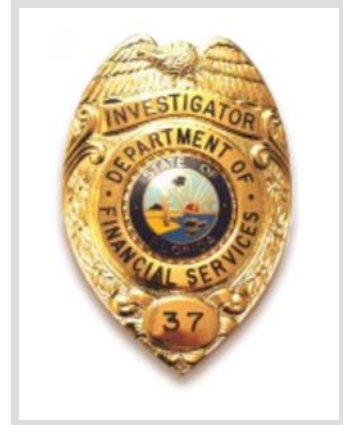
Disposition: License revoked and permanently barred from the insurance industry.

Case: An investigation of a general lines agent, who was also the agent-in-charge of an agency, alleged he aided and abetted an unlicensed individual in the transaction of insurance. The unlicensed individual was the owner of the agency.

Disposition: License revoked. The agency owner was arrested by the Division of Insurance Fraud and is facing multiple felony charges.

Case: A former title insurance agent whose license had been revoked was discovered during a routine follow-up investigation to be working in a title agency in direct violation of the Order of Revocation, which stated that she could not be employed in any manner by any insurance agent or agency. The former agent claimed that she ignored the Administrative Complaint because her appointments had been cancelled due to CE noncompliance. It was the agent's inaccurate opinion that since she had no appointments, her license was not valid and therefore, the Department could not take any action against her license. She later petitioned the Department to amend the Order of Revocation by striking the wording that prevents her from being employed in any manner at a title agency.

Disposition: A Final Order was issued denying her petition to amend the Order of Revocation. She was arrested by the Division of Insurance Fraud and is now facing a felony charge.



Case: An investigation of a nonresident surplus lines agent alleged that he overcharged Florida consumers during surplus lines transactions. More specifically, he was charging fees, including policy fees, exceeding \$35.00.

Disposition: Fined \$40,000; placed on probation for one year; and must not charge fees of any kind, other than a policy fee not exceeding \$35.00, in relation to surplus lines insurance policies covering subjects of insurance resident, located and/or to be performed in Florida.

Case: An investigation of a mortgage field services company, which inspects and maintains defaulted and foreclosed properties, alleged that it and its employees were acting as unlicensed public adjusters.

Disposition: Fined \$25,000 and must cease and desist from acting as an unlicensed public adjuster.

Case: A life, health, and variable annuity agent was investigated and it was alleged she was and is a funeral director or direct disposer, or an employee or representative thereof, or that she has an office in, or in connection with, a funeral establishment. This was in violation of Section 626.785(1)(d), Florida Statutes, which lists the requisite qualifications for licensure as a life agent in the state of Florida.

Disposition: License surrendered.

Case: An investigation of a title insurance agency alleged that it offered unlawful inducements to affiliated entities for the referral of title insurance business, charged an unlawful fee, and failed to refund recording fee overcharges.

Disposition: Fined \$6,250; probation for one year; provide refunds for recording fee overcharges to listed consumers and a mandate to provide refunds for additional overcharged consumers that may become known in the future; must have operating capital and net worth comparable to independent title agencies in the market area in which it operates and sufficient capital to conduct all the work and provide all the services typically provided by a title insurance agency in the market area where it conducts business; must manage its own business affairs, pay fair market rent for office space, common facilities, for equipment and shared space, and pay fair market value for all goods and services it receives or uses and all facilities that it occupies in its business; must be staffed with its own employees who will work exclusively for it; must employ licensed title agents to perform primary title services; will actively compete in the marketplace for title insurance business; will actively market its services; will seek title business from persons other than affiliated entities.

Case: An investigation was opened after the Department received allegations that a bail bond agent was recommending specific attorneys on his agency's website. Upon review of the agency's website, it was discovered that he had six specific attorneys mentioned, including their websites and phone numbers. There was also a banner scrolling below the listings which stated "Don't chance picking an attorney at random from the phone book. Call one of these and know that you are talking to the best!!!" though this violates the law. The agent's interpretation of the law was that as long as he was recommending three or more attorneys, or in this case six, he was not suggesting any "particular" attorney.

Disposition: Fined \$5,000 and shall not suggest or advise the name for employment of any particular attorney to represent his principal.

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DIVISION OF AGENT AND AGENCY SERVICES

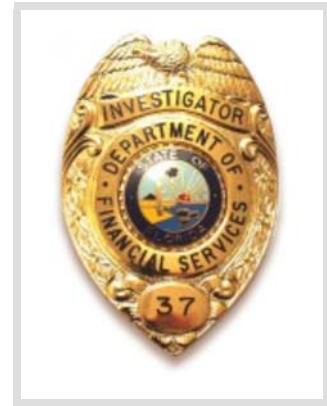
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Enforcement Actions

- October 2012

Some of the following disciplinary actions were resolved through a settlement process resulting in an order for discipline. Notification of disciplinary actions is in the public interest. While every effort is made to provide correct information, our readers are cautioned to check with the department before making a decision based upon this listing. This listing does not reflect pending appeals or requests for hearings.

Warning: No part of this listing may be used by a licensee to gain an unfair competitive advantage over any person named herein. Any licensee who does so is in violation of Section 626.9541(1)(c), Florida Statutes.



IMPORTANT NOTE: Copies of enforcement action documents can be located by searching the [Division of Legal Services' database](#). After clicking the **Locate** link below and the database opens, click on **Final Orders** on the left, followed by **Dept of Financial Services**, then **Agents and Agencies**, then **Final Orders 2012**. You will then be able to locate the document by the first letter of the individual's last name or business name. For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).

LAST/BUSINESS NAME	FIRST NAME	LICENSE#	LICENSE TYPE	DISPOSITION	FINE AND/OR COST	CITY, STATE	DOCUMENT
Armstrong	Gary	A008303	Life & Health	License Suspended 6 Months		Hudson, FL	Locate
Buck	Gregory	A034201	Life, Health, Variable Annuity, & General Lines	Probation and Fined	\$5,000	Palm Beach Gardens, FL	Locate
Culbreth	Thomas	A059013	Bail Bond	Fined	\$5,000	Palm Bay, FL	Locate
Deslouches, Sr.	Louis	A066773	Public Adjuster	Permanently Barred		Lauderhill, FL	Locate
First Choice Insurance Solutions, Inc.		L060659	Insurance Agency	Fined	\$15,000	Hollywood, FL	Locate
Giuliano	Joseph	P184283	Independent Adjuster	Permanently Barred		Boca Raton, FL	Locate

Hoyt	Raynor	P006013	General Lines	Probation and Fined	\$1,500	Orlando, FL	Locate
INL Title & Escrow, Inc.		P238957	Title Agency	License Suspended 3 Months		Hollywood, FL	Locate
Jaglal	Kimberly	P226042	General Lines	Probation and Fined	\$5,000	Hollywood, FL	Locate
Johnson	Rosita	A133193	Bail Bond	Fined	\$1,500	Dania, FL	Locate
Joseph	Jean-Rene	D062700	Bail Bond	Fined	\$1,500	Greenacres, FL	Locate
Kelly	Michael	A139023	Bail Bond	Probation and Fined	\$750	Titusville, FL	Locate
Latimer, Jr.	Otto	A150420	General Lines	License Suspended 9 Months, Restitution Ordered	\$23,268 (restitution)	North Miami Beach, FL	Locate
Louis-Charles	Jackson	E154085	Bail Bond	Fined	\$750	Sunrise, FL	Locate
Lowenstein	Mark	W042441	Automobile Warranty	License Revoked		Miami, FL	Locate
Major	Luciana	P079370	Public Adjuster	License Suspended 3 Months		Pembroke Pines, FL	Locate
McGoey	Monica	P128522	Bail Bond	Fined	\$500	Fort Lauderdale, FL	Locate
Micalizio	John	E069712	Life, Health, & Variable Annuity	License Suspended 3 Months and Fined	\$15,000	Boynton Beach, FL	Locate
Morgan Insurance Group, Inc.		L005296	Insurance Agency	License Suspended 3 Months and Fined	\$20,000	Miami, FL	Locate
NRRM LLC dba StopRepairBills.com		P036867	Automobile Warranty	Cease & Desist and Fined	\$1,500	St. Peters, MO	Locate
Olson	Scott	A196288	Life, Health, & Variable Annuity	Cease & Desist and Fined	\$500	Melbourne, FL	Locate
Payne	Nicole	P087967	Life, Health, & Variable Annuity	License Revoked		West Palm Beach, FL	Locate
Quinn	Kevin	A213541	Life, Health, & Variable Annuity	Probation		Trinity, FL	Locate

Rhagnanan	Karen	W001688	Customer Representative	Fined	\$5,000	Hollywood, FL	Locate
Sammartino	Zanna	W008558	Customer Representative	License Revoked		Pinellas Park, FL	Locate
Silva	Karla	E020137	Customer Representative	License Revoked		Casselberry, FL	Locate
Singh	Lloyd	E030015	Life, Health, Variable Annuity, & General Lines	License Suspended 18 Months		Pembroke Pines, FL	Locate
Stern	Randy	P068056	Bail Bond	Fined	\$1,500	Fort Lauderdale, FL	Locate
Thomas	Andrew	P189280	Bail Bond	Fined	\$750	Fort Lauderdale, FL	Locate
Warbritton	Jeffrey	D019414	Life, Health, & Variable Annuity	License Suspended 24 Months		Apollo Beach, FL	Locate
Valdes	Rolando	E083076	Life, Health, & Variable Annuity	Fined	\$1,500	Lake Mary, FL	Locate
Windmaker, LLC		W074558	Title Agency	License Suspended 3 Months		Celebration, FL	Locate
Triplett Title, LLC		P189766	Title Agency	Fined	\$500	Flagler Beach, FL	Locate

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Contact Us

- We're always here for you

Bureau of Licensing

AgentLicensing@MyFloridaCFO.com - For general inquiries about licensing.

Education@MyFloridaCFO.com - For education-related questions (prelicensing, continuing education, providers, etc.)

[MyProfile](#) - Check your up-to-the-minute application status, education information, and more.

Licensees are reminded to update any change in their name, addresses (including email) or phone numbers by logging in to their [MyProfile](#) account. If you also have an agency license, don't forget to log in to your agency's MyProfile account and update it as well.

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Larson Building, Room 419
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Bureau of Investigation

Title@MyFloridaCFO.com - For title insurance matters

BailBond@MyFloridaCFO.com - For bail bond matters

askDFS@MyFloridaCFO.com - For all other matters not related to licensing or education

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We welcome suggestions and inquiries concerning **Insurance Insights**. Please direct them to [Matthew Guy](#).

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