

**STATE OF MISSISSIPPI
OFFICE OF THE COMMISSIONER OF INSURANCE**

COMMISSIONER OF INSURANCE

PETITIONER

VS.

CAUSE NO. 07-5656

GEORGE GUIDER

RESPONDENT

ORDER

THIS CAUSE came on for hearing before the Commissioner of Insurance of the State of Mississippi, sitting in a special session in the offices of the Commissioner of Insurance of the State of Mississippi, 10th Floor, Woolfolk State Office Building, 501 North West Street, Jackson, Hinds County, Mississippi on Tuesday, October 30, 2007, at 10:00 a.m. on the Notice of Hearing and Statement of Charges filed against George Guider ("Respondent"), to hear evidence concerning said complaint. The Respondent failed to appear and defend himself against the charges. Based upon the evidence contained within the Notice of Hearing, the Commissioner makes the following Findings of Fact and Conclusions of Law, to-wit:

STATEMENT OF CHARGES

That the Respondent was charged with the following violations of law in the Notice of Hearing and Statement of Charges issued September 24, 2007:

- Miss. Code Ann. Section 83-17-71(1)(b) that such insurance producer has violated any insurance laws, or violated any regulation, subpoena or order of the commissioner;
- Miss. Code Ann. Section 83-17-71(1)(d) that such insurance producer has improperly withheld misappropriated or converted any monies or properties received in the

course of doing insurance business; and,

- Miss. Code Ann. Section 83-17-71(1)(h) that such insurance producer has used fraudulent, coercive or dishonest practices or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business.

NOTICE AND HEARING

I.

That on or about September 24, 2007, the Commissioner of Insurance of the State of Mississippi, or his appointee, pursuant to Miss. Code Ann. § 83-17-71 (Supp. 2006), gave the required notice to the Respondent of the Commissioner's intention to hold a hearing for the purpose of reviewing the status of Respondent's Privilege License to operate as an Insurance Producer in the State of Mississippi, and to revoke any current producer licenses the Respondent may hold.

II.

That said Notice of Hearing and Statement of Charges was sent to Respondent by certified mail, return receipt requested, in accordance with Miss. Code Ann. § 83-17-71 (Supp. 2006), at the address Respondent provided to the Licensing Division of the Mississippi Department of Insurance.

III.

That pursuant to said Notice, a hearing was scheduled before the Commissioner of Insurance of the State of Mississippi, for 10:00 a.m., on Tuesday, October 30, 2007.

FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, the Commissioner of Insurance makes the following Findings of Fact:

IV.

The Respondent did receive \$3126.80 in payments from several policyholders for payments on Union National Life Insurance Company policies. Although the monies were received by Respondent, the monies were not forwarded to the insurance company, causing the policyholders to not receive credit for the premiums they paid.

V.

The Respondent used fraudulent, coercive or dishonest practices as an insurance producer by taking premiums from the policyholders and failing to forward said monies to the insurance company, causing the policyholders to not receive credit for the premiums they paid.

CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner of Insurance finds that Respondent, George Guider, has committed the following violations:

VI.

That the Respondent, George Guider, has violated the provisions of Miss. Code Ann. § 83-17-71(1)(d) (Supp. 2006), by improperly withholding misappropriated or converted monies or properties received in the course of doing insurance business, in the commission of the acts that have been more particularly described herein in Paragraph IV. of this Order.

VII.

That the Respondent, George Guider, has violated the provisions of Miss. Code Ann. § 83-17-71(1)(h) (Supp. 2006) by using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business, in the commission of the acts that have been more particularly described herein in Paragraphs V. of this

Order.

ORDER

IT IS, THEREFORE, ORDERED that the charges previously filed herein against the Respondent, George Guider, should be and the same are hereby sustained.

IT IS FURTHER ORDERED, the privilege license of Respondent, George Guider, to act as an insurance producer in the State of Mississippi is hereby revoked.

Should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in Miss. Code Ann. § 83-17-83 (Supp. 2006).

SO ORDERED, this the 31st day of October, 2007.

A handwritten signature in black ink, appearing to read "George Dale", is written over a horizontal line.

**GEORGE DALE
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI**