

Arpan Kaur Singh
Caledon, Ontario

HEARING DATE: November 29, 2023

MISCONDUCT: Ontario Regulation 991, s. 5(1)(a)(ii)

BACKGROUND:

Ms. Arpan Kaur Singh, (the “Applicant”) wrote the Entry Level RIBO Licensing Exam (“Level 1 exam”) via Virtual Proctoring (“VP”) on December 19, 2022, and did not receive a passing mark.

Subsequent, to this, the Applicant was notified by the Applicant’s exam service provider, the Insurance Broker’s Association of Ontario (“the IBAO”) on March 22, 2023, that the exam results were nullified for a breach of the examination rules.

The IBAO further indicated that the Applicant was required to write her next exam attempt, in-person. On March 24, 2023, the Applicant attempted to write a VP exam through the Insurance Institute of Canda (“the Institute”). This exam attempt was terminated by the VP as it was identified someone else was in the room with the Applicant. The Applicant then wrote an in-person exam with the Institute on April 12, 2023, and received a passing mark of 85.54%.

The Applicant admits that she breached the examination rules during the December 19, 2022, exam and denies that she breached the examination rules during the March 24, 2023 exam. She asserts that she was having technical difficulties on that day. The Applicant has expressed remorse for breaching the examination rules on the first attempt in December 2022.

On June 20, 2023, the Qualification and Registration Committee (“the Committee”) accepted the recommendation of the RIBO Manager and proposed to refuse the Applicant’s request for registration on the following grounds:

"1. THAT, the applicant does not meet the requirements of Section 5(1)(a)(ii) of Regulation 991, as amended, which provides:

5.(1) An individual is qualified to be issued and hold a certificate of registration as an insurance broker where,

(a) the individual,

- (ii) is of good character and has demonstrated reasonable grounds for belief that he or she will carry on business in accordance with law, integrity, and honesty, ...

The Committee further ordered that the Applicant would not be eligible to apply for registration for a period of two years from the date of Notice and that any future registration application submitted to RIBO would be automatically forwarded to the Committee for review.

QUALIFICATION AND REGISTRATION COMMITTEE'S DISPOSITION:

This matter proceeded by way of a Joint Submission of RIBO and the Applicant, made by Patricia Harper, Counsel for RIBO, and Itrat Singh, Counsel for Arpan Kaur Singh.

The Committee accepted the Joint Submission and evidence contained in the Agreed Statement of Facts presented by RIBO, and marked as Exhibits and therefore directs that the Applicant complete the following requirements to be licensed under Section 5(1)(a)(ii) of Reg. 991:

1. The Applicant may make an application for registration as a Registered Insurance Broker with RIBO 18 months from the date of June 20, 2023 (date of Notice of Proposal to Refuse Registration).
2. Prior to re-applying for a certificate of registration the Applicant must re-take and pass a RIBO Level 1 Exam in person, at her own cost.
3. Prior to re-applying for a certificate of registration, the Applicant must take an ethics course, to be mutually agreed upon by Ms. Singh and RIBO, at her own costs.
4. The Applicant shall provide two letters attesting to her character with her next application.

REASONS FOR DECISION

In considering this matter, the Panel is required to keep in mind the primary focus of RIBO namely the protection of the public, insurance purchasing consumer, in Ontario.

The Panel accepts the joint submission as accurate and representative of the entire matter. The Panel acknowledges that the integrity of the examination process is vital to protecting the public and that examination rules exist to ensure examinations are free from any disrepute.

The Panel accepts and appreciates the Applicant's expression of remorse and continued desire to seek future licensing under the *Registered Insurance Brokers Act*.

The Panel believes this decision to be reasonable and in keeping with RIBO's public protection mandate.