

**In the Matter of  
The *FINANCIAL INSTITUTIONS ACT*  
(RSBC 1996, c. 141)  
(the “Act”)**

**and**

**The INSURANCE COUNCIL OF BRITISH COLUMBIA  
 (“Council”)**

**and**

**HARRY FRIEDRICH HUEBNER  
(the “Licensee”)**

**DECISION AND ORDER  
UNDER SECTIONS 231 & 238 OF THE ACT**

**WHEREAS** the Licensee currently holds a life and accident and sickness insurance licence in British Columbia and has been licensed in British Columbia since 1995;

**AND WHEREAS** the Licensee is a resident of Saskatchewan and holds a life and accident and sickness insurance licence in that province;

**AND WHEREAS** in December 2014, Council, in response to a complaint alleging that the Licensee, when acting as an insurance agent for a client, had been in a conflict of interest and had failed to act in the client’s best interest, considered the Licensee’s suitability to hold a life and accident and sickness insurance licence;

**AND WHEREAS** Council found that the Licensee’s actions with regard to the allegations brought into question his ability to act in a competent manner and to carry on business as an insurance agent in good faith;

**AND WHEREAS**, in making these findings, Council issued an intended decision, pursuant to section 231 of the Act, recommending the termination of the Licensee’s life and accident and sickness insurance licence;

**AND WHEREAS** Council communicated its intended decision to the Licensee, in writing, on January 5, 2015;

**AND WHEREAS** in response to Council’s intended decision, the Licensee requested a hearing, pursuant to section 237 of the Act;

**AND WHEREAS** Council has been unsuccessful in obtaining the co-operation of the Licensee in its attempts to arrange a hearing date for this matter;

**AND WHEREAS** Council considers the length of time that has passed since its intended decision to be excessive and detrimental to the due administration of the Act.

**NOW THEREFORE** Council orders that the Licensee's life and accident and sickness insurance licence be suspended, pursuant to sections 231 and 238 of the Act, effective the date of this order, until such time as a hearing has been held and a decision made.

**TAKE NOTICE** that pursuant to section 238 of the Act, the Licensee has the right to require a hearing on this order before Council by delivering written notice within 14 days of receipt of this order to Council at Suite 300, 1040 West Georgia Street, Vancouver, British Columbia, V6E 4H1; alternatively, the Licensee may appeal this order to the Financial Services Tribunal.

Dated in Vancouver, British Columbia, on the 13<sup>th</sup> day of September, 2016.

  
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Dr. Eric Yung  
Chairperson, Insurance Council of British Columbia