

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

**and the**  
**INSURANCE COUNCIL OF BRITISH COLUMBIA**  
(“Council”)

**and**  
**KAI DI ZHU**  
(the “Licensee”)

**ORDER**

As Council made an intended decision on October 19, 2021, pursuant to sections 231, 236, and 241.1 of the Act; and

As Council, in accordance with section 237 of the Act, provided the Licensee with written reasons and notice of the intended decision dated November 16, 2021; and

As the Licensee has not requested a hearing of Council’s intended decision within the time period provided by the Act;

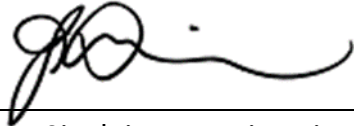
Under authority of sections 231, 236, and 241.1 of the Act, Council orders that:

1. The Licensee is required to complete the following courses by March 8, 2022:
  - a) the Insurance Institute’s “Ethics and the Insurance Professional” course; and
  - b) the Council Rules Course, currently available through the Insurance Brokers Association of British Columbia;
2. The Licensee is assessed investigation costs in the amount of \$1,312.50, to be paid by March 8, 2022; and
3. A condition is imposed on the Licensee’s life and accident and sickness insurance agent (“Life Agent”) licence and general insurance licence that failure to complete the required courses or to pay the investigation costs by March 8, 2022 will result in the automatic suspension of the Licensee’s Life Agent licence and general insurance licence, and the

Order  
Kai Di Zhu  
LIC-2018-0011043-R01, LIC-2021-0028839-R01, COM-2021-00007  
December 8, 2021  
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Licensee will not be permitted to complete her 2023 annual filings until such time as the Licensee has completed the required courses and paid the investigation costs in full.

This order takes effect on the **8<sup>th</sup> day of December, 2021.**

A handwritten signature in black ink, appearing to read 'JS', followed by a horizontal line.

Janet Sinclair, Executive Director  
Insurance Council of British Columbia