

In the Matter of the

FINANCIAL INSTITUTIONS ACT, RSBC 1996, c.141
(the “Act”)

and the

INSURANCE COUNCIL OF BRITISH COLUMBIA
(“Council”)

and

MOWINDER SINGH TAGGAR
(the “Licensee”)

ORDER

As Council made an intended decision on September 16, 2025, pursuant to sections 231 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 September 29, 2025; and

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

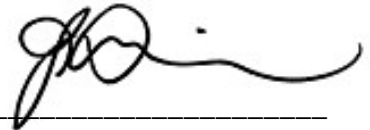
Under authority of sections 231 and 241.1 of the Act, Council orders that:

- 1) The Licensee is fined \$2,500, to be paid by January 12, 2026;
- 2) The Licensee’s general insurance licence and life and accident and sickness insurance agent licence is suspended for a period of one year, commencing on October 14, 2025;
- 3) The Licensee be required to complete the following courses, or equivalent courses as acceptable to Council, by January 12, 2026:
 - i. The Council Rules Course for General Insurance Agents, Salespersons and Adjusters; and
 - ii. The Ethics and the Insurance Professional course, available through the Insurance Institute of Canada

(collectively, the “Courses”);

- 4) The Licensee is assessed Council’s investigation costs of \$1,250, to be paid by January 12, 2026; and
- 5) A condition is imposed on the Licensee’s general insurance licence and life and accident and sickness insurance agent licence that failure to pay the fine and investigation costs and complete the Courses by January 12, 2026, will result in the continued suspension of both licences and the Licensee will not be permitted to complete the Licensee’s 2027 annual licence renewal for both licences until such time as the Licensee has complied with the conditions listed herein.

This order takes effect on the **14th day of October, 2025**



Janet Sinclair, Executive Director
Insurance Council of British Columbia

INTENDED DECISION

of the

INSURANCE COUNCIL OF BRITISH COLUMBIA

("Council")

respecting

MOWINDER SINGH TAGGAR

(the "Licensee")

1. Pursuant to section 232 of the *Financial Institutions Act* (the "Act"), Council conducted an investigation to determine whether the Licensee acted in compliance with the requirements of the Act, Council Rules and Code of Conduct, regarding allegations that he forged an Insurance Corporation of BC ("ICBC") APV9 document (the "APV9 Document") by backdating the policy and signing in the owner's signature field so that his client's wife would not receive a ticket for driving without insurance.
2. On July 8, 2025, as as part of Council's investigation, a Review Committee (the "Committee") comprised of Council members met via video conference to discuss the investigation. The Licensee attended the meeting with the Committee and was given an opportunity to make submissions and provide further information. An investigation report prepared by Council staff was distributed to the Licensee and Committee before the meeting. After reviewing the investigation materials and discussing the investigation, the Committee prepared a report for Council.
3. Council reviewed the Committee's report and the investigation report at its September 16, 2025, meeting, where it was determined the matter should be disposed of in the manner set out below.

PROCESS

4. Pursuant to section 237 of the Act, Council must provide written notice to the Licensee of the action it intends to take under sections 231 and 241.1 of the Act before taking any such action. The Licensee may then accept Council's decision or request a formal hearing. This intended decision operates as written notice of the action Council intends to take against the Licensee.

FACTS

5. The Licensee has been licensed with Council as a General Insurance Salesperson, Level 1 licence, since July 9, 2013. His licence was inactive from August 9, 2019, until he became active again, as a level 2 agent on January 6, 2020. He has held an authority to represent ("ATR") the Agency from May 26, 2020, until May 7, 2025, when the Agency ended his ATR and his licence again became inactive.

6. The Licensee has also been licensed as a Life Agent with Council since May 8, 2014. His life licence was inactive from March 25, 2019, to February 20, 2020. He currently has an ATR with another agency.
7. On December 16 and 17, 2024, Council received a report from the nominee of the Agency concerning allegations that the Licensee forged the APV9 Document by backdating the policy and signing the owner's signature field so that his client's wife would not receive a ticket for driving without insurance.

The Incident

8. On August 6, 2024, the police pulled over the client's wife for a suspected traffic infraction. A licence plate scan identified that there was no active insurance policy attached to the vehicle. The client's wife advised the police that there was valid insurance on the vehicle and the insurance policy was active as of July 24, 2024. The client and his wife likely believed the vehicle they were driving had insurance in place because payments were being made from their account for two additional vehicles that the Licensee had already insured.
9. On August 6, 2024, the client called the Licensee, who advised him that there was no insurance in place on the vehicle. The Licensee explained he had email and text messages which showed that the client had not submitted the required and requested information and documents, so the insurance renewal was not finalized. The client then asked the Licensee to help provide documentation to prevent his wife from receiving a ticket. On August 6, 2024, the Licensee processed the insurance renewal for the client and sent him the required documents.
10. On August 7, 2024, the police asked the client to provide proof of insurance after contacting ICBC, which confirmed that there was no insurance policy on the vehicle when the client's wife was pulled over. The client called the Licensee again to ask for proof of insurance and the Licensee stated that there was nothing he could do for the client. After the Licensee received several more phone calls from the client, the Licensee manually created the APV9 Document, signed his own name in the owner's signature field and backdated the stamp on the APV9 Document to show that there was insurance coverage active as of July 24, 2024.
11. In the Review Committee meeting, the Licensee stated that the client was "aggressive" and "disappointed" on the phone calls and asked the Licensee to "help us out." In response, the Licensee stated that he "panicked" and "had an error in judgment" when he created the APV9 Document and described his actions as "an honest mistake."
12. The Licensee acknowledged that it is standard practice for him to have the client sign the forms in person, but since the client was meeting with the police, the Licensee signed his own name in the client's signature field and placed the APV9 Document into the Agency's pending bin.
13. The Licensee stated that at the time of the matter, he was also dealing with personal circumstances.

14. On December 13, 2024, ICBC informed the Agency that it was suspending the Licensee from conducting Autoplan business for nine months and recommended that the Agency notify Council of the matter.

Review Committee Meeting

15. The Licensee stated that he met the client in 2015 and that the client was a referral from his brother. The Licensee first helped the client purchase home insurance and then assisted him with purchasing auto insurance for multiple vehicles.
16. The Licensee explained that his standard practice is to review a list of clients whose insurance policies were set to expire in the upcoming months. He would call or text the clients to remind them about the renewal and note which clients he had contacted and whether they wanted to renew their policies.
17. In July 2024, the Licensee contacted the client over the phone on five occasions about his insurance renewal. The Licensee discussed the requirements for a distance-based discount and indicated that he needed a picture of the client's odometer reading and client consent to renew the client's insurance policy. When the Licensee did not hear back from the client, he stopped following up and the vehicle was left uninsured.
18. The Committee and the Licensee reviewed the manual APV9 Document. The Licensee confirmed he signed his signature in the owner's signature field and backdated the date stamp on the form to read July 24, 2024. The Licensee was aware the transaction timestamp on the top of the form required him to insert a false date and time when the policy was written. Although the Licensee stated that he had never issued a manual APV9 Document before, he appeared to be familiar with filling out the required information on the form.
19. ICBC became aware of the Licensee's actions and prohibited the Licensee from conducting ICBC Autoplan transactions "*for nine (9) months from the date of his initial suspension, ending at midnight on June 23, 2025.*" The Licensee stated that he has not contacted ICBC about his reinstatement to conduct Autoplan transactions because another broker recommended that he wait for Council's decision first.
20. The Licensee emphasized that he "loves his insurance career" and although he considered whether he should return to school to pursue accounting, it "does not spark joy like insurance does." He was remorseful when acknowledging his misconduct and stated that he intends to return to the industry to practice insurance. Although he has not sought out any work in the past nine months, he has taken two ethics courses through ILS Learning Corporation. He also stated that the Agency may hire him back and reinstate his ATR.

ANALYSIS

21. Council concluded that the Licensee's conduct amounted to breaches of Council Rule 7(8) and Code of Conduct section 3 ("Trustworthiness"), section 4 ("Good Faith"), section 5 ("Competence"), section 7 ("Usual Practice: Dealing with Clients") and section 8 ("Usual Practice: Dealing with Insurers").
22. The Licensee breached Council Rule 7(8) and sections 3, 4 and 5 of the Code of Conduct when he created the APV9 Document. There was a breach of Section 3 ("Trustworthiness") for "*conduct in the nature of theft or fraud*"; not only did the Licensee falsify the document provided to the police, but he also used his own signature in the owner's signature block to authorize the form. The Licensee's misconduct was also a breach of section 4 ("Good Faith") and section 5 ("Competence") as the effective policy date of the APV9 Document was backdated to July 24, 2024, because the client encountered an issue with the police and made multiple calls requesting the Licensee to help him. Council believed that the Licensee was well aware of his actions and that the APV9 Document would be used to deceive the police into believing that the vehicle was properly covered by insurance on August 6, 2024.
23. The Licensee also breached section 7 ("Usual Practice: Dealing with Clients") and section 8 ("Usual Practice: Dealing with Insurers") by not acting "*with integrity, competence and the utmost good faith*" and failing to provide his client with "*full and accurate information.*" Although the Licensee's intention was to help his client, Council believed he was not acting with professional integrity when he was faced with a challenging situation. His actions were deliberate, and he knowingly provided false information on the APV9 Document, which was to be provided to the police. Although the Licensee stated that this was his first time issuing a manual APV9 document, he knew what information to include in the transaction time stamp on the form and to backdate the date stamp to July 24, 2024.

PRECEDENTS

24. Before making its decision on this matter, Council took into consideration the following precedent cases. While Council is not bound by precedent and that each matter is decided on its own facts and merits, Council found that these decisions were instructive in terms of providing a range of sanctions for similar types of misconduct.
25. [Amanpreet Kaur](#) (April 2025): concerned a former general insurance salesperson who submitted a fraudulent motor vehicle insurance claim to ICBC and failed to notify Council of a subsequent charge made against her under the *Insurance (Vehicle) Act*. Council found that the misconduct to defraud ICBC by misleading them about the date and time of the accident to be an egregious act of untrustworthiness. Council ordered the former licensee to pay \$2,500, to take the Council Rules Course and an ethics course, pay investigation costs, and ordered that it would not consider an application for any insurance licence for a period of one year.

26. [Rilanne Simone Pardy](#) (March 2024): concerned a Level 2 general insurance agent who was the subject of a disciplinary decision released by the Alberta Insurance Council (the “AIC”) in July 2023. The AIC had found that the licensee submitted a fraudulent automobile claim on her own policy, specifically by providing false information about who was driving the vehicle at the time of the incident. The AIC revoked her licensure for one year and required her to pay a \$5,000 penalty. The licensee failed to notify Council of the AIC discipline. Council took the AIC’s discipline into account when determining appropriate discipline. Council suspended the licensee’s licence until her AIC suspension has passed and she has completed the AIC disciplinary terms, ordered her to complete the Council Rules Course prior to the suspension being lifted and pay investigation costs.
27. [Pritpal Singh Mann](#) (July 2016): concerned a former Level 2 general insurance agent who falsified documents and instructed employees of an insurance agency, of which he was a director, to process the documents in support of an insurance claim relating to an accident that involved a family member’s vehicle, which was driven by the former licensee. The former licensee backdated an APV9T Transfer/Tax Form to create the appearance that the form was signed earlier than it actually was. The matter was reviewed by a Hearing Committee that determined the former licensee’s general insurance licence be suspended for one year, that he pay investigation costs, and that when he returns from suspension he be supervised for one year by a Level 3 general insurance agent and be prohibited from acting in any supervisory capacity at the agency. The matter was then appealed to the Financial Services Tribunal, where it varied the details of the suspension by ordering a two-month suspension and a 12-month prohibition from conducting Autoplan business after the suspension. The tribunal also revised the deadline for the former licensee to pay costs so that it aligned with the two-month suspension period.
28. [Jaswinder Kaur Grewal](#) (December 2014): concerned a former Level 2 general insurance agent who provided clients’ personal information without their knowledge or consent to another agency to process transactions, and with the assistance of a colleague, backdated an insurance document to provide the false appearance of coverage for a client’s claim in an intentional attempt to mislead ICBC. The former licensee processed a Temporary Change Endorsement (APV40) and backdated the document by one day. Council found the former licensee to be untrustworthy and concluded that she was unable to engage in the business of insurance in good faith. Council ordered the former licensee to pay the investigation costs, and determined that it would not consider an application for any insurance licence for a period of two years.
29. Council discussed these precedent cases and found Grewal and Kaur to be the most persuasive. Council noted that all of the precedent cases except Grewal dealt with backdated or fraudulent ICBC claims for personal matters. Grewal was analogous to the case at hand because the licensee had backdated an insurance document for a client.

MITIGATING AND AGGRAVATING FACTORS

30. Council considered several mitigating and aggravating factors. Council determined that mitigating factors included that the misconduct was isolated in nature and only occurred once, the Licensee was fully cooperative with Council's investigation and that the Licensee has expressed remorse about his actions, describing his attempt to mislead the police and ICBC as "an honest mistake." The Licensee has suffered other consequences as a result of his misconduct, including that the Agency had cancelled his ATR in May 2025 and that he was suspended from conducting ICBC Autoplan transactions for nine months.
31. Council also identified aggravating factors, which included the Licensee's 10 years of experience in the insurance industry. Council also believed that the Licensee's actions caused some degree of harm to the public because he had falsified insurance coverage for a client who had not previously purchased it. Lastly, Council thought the Licensee also showed a flagrant disregard for the law when he forged the APV9 Document that the client used in an attempt to mislead the police.

CONCLUSIONS

32. After weighing all of the relevant considerations, Council found the Licensee to be in breach of the Council Rules and the Code of Conduct.
33. Council was not convinced that the Licensee was in a "panic state" when he created the APV9 Document because he created the form a day after the police incident. When the client first called the Licensee on August 6, 2024, the Licensee confirmed that the insurance policy was not renewed and proceeded to activate the policy. It was only on August 7, 2024, following numerous calls from the client, that the Licensee deliberately forged the APV9 Document, aware that the client would provide it to the police as evidence that the client's vehicle was insured at the time of the incident, despite knowing it was not insured at that time.
34. Council noted that while the Licensee was suspended from conducting ICBC Autoplan transactions for nine months, he was still able to conduct life insurance and general insurance business before his ATR was cancelled.
35. The Licensee's misconduct showed a disregard for the law and a fundamental breach to Section 3 ("Trustworthiness") of the Code of Conduct, which all insurance agents are expected to uphold. Council believes it is appropriate to suspend the Licensee and prohibit him from being licensed for a one-year period, to fine him \$2,500 plus investigation costs, and to require him to complete the Council Rules Course and an ethics course before being licensed again.

36. Further, Council recommends that both classes of licences held by the Licensee be suspended. Council Rule 7(8) requires that the Licensee comply with the Code of Conduct for all classes of licences held. The misconduct and breach of Section 3 (“Trustworthiness”) of the Code of Conduct impacts both classes of licences held by the Licensee and therefore Council recommends a suspension be imposed on both licences.
37. Council has concluded that its investigation costs should be assessed to the Licensee. As a self-funded regulatory body, Council looks to licensees who have engaged in misconduct to bear the costs of their discipline proceedings, so that those costs are not otherwise borne by British Columbia’s licensees in general. Council has not identified any reason for not applying this principle in the circumstances.

INTENDED DECISION

38. Pursuant to sections 231 and 241.1 of the Act, Council made an intended decision that:
 - a. The Licensee be fined \$2,500, to be paid within 90 days of Council’s order;
 - b. The Licensee’s general insurance licence and life and accident and sickness insurance agent licence be suspended for a period of one year, commencing on the date of Council’s order;
 - c. The Licensee be required to complete the following courses, or equivalent courses as acceptable to Council, within 90 days of Council’s order:
 - i. The Council Rules Course for General Insurance Agents, Salespersons and Adjusters; and
 - ii. The Ethics and the Insurance Professional course, available through the Insurance Institute of Canada(collectively, the “Courses”);
 - d. The Licensee be assessed Council’s investigation costs of \$1,250, to be paid within 90 days of Council’s Order; and
 - e. A condition be imposed on the Licensee’s general insurance licence and life and accident and sickness insurance agent licence that failure to pay the fine and investigation costs and complete the Courses within 90 days will result in the continued suspension of both licences and the Licensee will not be permitted to complete the Licensee’s 2027 annual licence renewal for both licences until such time as the Licensee has complied with the conditions listed herein.

39. Subject to the Licensee's right to request a hearing before Council pursuant to section 237 of the Act, the intended decision will take effect after the expiry of the hearing period.

ADDITIONAL INFORMATION REGARDING COSTS & FINES

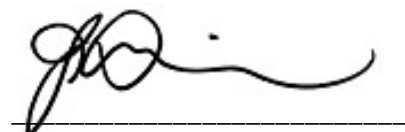
40. Council may take action or seek legal remedies against the Licensee to collect outstanding costs and fines should these not be paid by the 90-day deadline.

RIGHT TO A HEARING

41. If the Licensee wishes to dispute Council's findings or its intended decision, the Licensee may have legal representation and present a case in a hearing before Council. Pursuant to section 237(3) of the Act, to require Council to hold a hearing, the Licensee **must give notice to Council by delivering to its office written notice of this intention within fourteen (14) days of receiving this intended decision.** A hearing will then be scheduled for a date within a reasonable period of time from receipt of the notice. Please direct written notice to the attention of the Executive Director. **If the Licensee does not request a hearing within 14 days of receiving this intended decision, the intended decision of Council will take effect.**
42. Even if this decision is accepted by the Licensee, pursuant to section 242(3) of the Act, the British Columbia Financial Services Authority ("BCFSA") still has a right of appeal to the Financial Services Tribunal ("FST"). The BCFSA has thirty (30) days to file a Notice of Appeal once Council's decision takes effect. For more information respecting appeals to the FST, please visit their website at <https://www.bcfst.ca/> or visit the guide to appeals published on their website at <https://www.bcfst.ca/app/uploads/sites/832/2021/06/guidelines.pdf>.

Dated in Vancouver, British Columbia, on the **29th day of September, 2025.**

For the Insurance Council of British Columbia



Janet Sinclair
Executive Director