

**CONSENT BEING RECEIVED IN THE FOLLOWING MATTER,
THE DISCIPLINE COMMITTEE MADE THE FOLLOWING ORDER:**

Gordon Sowten
Registration Number: R11084
Perth, Ontario

HEARING DATE: October 29, 2015

MISCONDUCT: Ont. Reg. 991, s. 14(3)

PARTICULARS OF THE COMPLAINT:

Mr. Gordon Sowten misinformed his client that he would not have to pay the deductible nor would his automobile insurance premium increase at renewal if he reported his at-fault- motor vehicle accident to the insurance company. In August 2013 the client reported the accident and several days later dropped his car off to be repaired at which time he was advised by Mr. Gordon Sowten that:

- (a) he would not have accident forgiveness;
- (b) he would have to pay the deductible; and
- (c) his automobile insurance premium would be increased.

DISCIPLINE COMMITTEE'S DISPOSITION:

The Discipline Committee approved a consent agreement between Gordon Sowten and RIBO, and ordered:

- (a) That Gordon Sowten be reprimanded for his actions.