

**Noel Francine Smith**  
**Registration Number: R10970**  
**Ajax, Ontario**

**HEARING DATE: October 6, 2016**

**MISCONDUCT: Ontario Regulation 991, s. 15(14)**

**PARTICULARS OF THE COMPLAINT:**

Noel Francine Smith is a registered insurance broker conducting business in the Town of Ajax, Ontario.

RIBO received information that Ms. Noel Francine Smith may have committed misconduct by failing to answer “yes” to question 4 of the RIBO license renewal form on two occasions in 1992 and 2008.

**DISCIPLINE COMMITTEE’S DISPOSITION:**

At the onset of the hearing, Ms. Noel Francine Smith waived her right to Counsel.

Also at the onset of the hearing, Mr. Gil St. Martin declared that he previously sat on a panel that heard a previous case of Ms. Noel Francine Smith back in 2008. Ms. Noel Francine Smith waived this potential conflict of interest and the hearing proceeded.

The Discipline Committee accepted the plea of guilty by Noel Francine Smith and accepts the evidence adduced by RIBO in support of the plea of guilty, including an Agreed Statement of Fact and Joint Submission as to penalty, signed on July 19<sup>th</sup>, 2016 by Noel Francine Smith, and finds that Noel Francine Smith is guilty of misconduct as set out in the Direction. The Discipline Committee, therefore, ordered:

- (a) that Noel Francine Smith pay a fine in the amount of \$2,500.00 by cheque made payable to the Minister of Finance and to be received by RIBO no later than October 31, 2016.