

Michael Carroll
Registration Number: D17005
Chapeau, Quebec

HEARING DATE: November 24, 2016

MISCONDUCT: Ontario Regulation 991, ss. 14(1), 14(3) and 14(4)

PARTICULARS OF THE COMPLAINT:

Michael Carroll was a registered insurance broker conducting business in the Pembroke area.

As a result of allegations made by his former employer, it appears that Michael Carroll may have failed to discharge the member's duties to clients and may have failed to serve the member's clients in a conscientious, diligent and efficient manner and failed to provide a quality of service at least equal to that which members would generally expect of a member by failing to place insurance coverage for his clients. Mr. Carroll may have also failed to be candid and honest with his clients by failing to notify the clients of any changes to or expiry of their policies.

DISCIPLINE COMMITTEE'S DISPOSITION:

The Discipline Committee accepted the plea of guilty by Michael Carroll 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 November 15, 2016 by Michael Carroll, and finds that Michael Carroll is guilty of misconduct as set out in the Direction. The Discipline Committee, therefore, ordered:

- (a) that the Certificate of Registration of Michael Carroll be and is hereby suspended for thirty (30) days from the date of the Decision.
- (b) that the Discipline Committee make a recommendation to the Qualification and Registration Committee that should Michael Carroll wish to reapply for registration with RIBO he will need to meet the criteria of the Qualification and Registration Committee on an application for a Certificate of Registration.
- (c) that Michael Carroll will be required to successfully pass the RIBO Level 1 examination and a recommendation will be made to the Qualification and Registration Committee that Michael Carroll's license be restricted to "Acting Under Supervision" for not less than five (5) Years from the date of successfully passing the RIBO exam and also after the thirty (30) day suspension has been served.