

**D G Dunbar Insurance Broker Limited**  
**Registration Number: A637**  
**London, Ontario**

**HEARING DATE: November 24, 2016**

**MISCONDUCT: Ontario Regulation 991, ss. 14(1) and 14(8)**

**PARTICULARS OF THE COMPLAINT:**

D G Dunbar Insurance Broker Limited (hereinafter referred to as "D G Dunbar Insurance") is a registered insurance brokerage operating in the London, Ontario area.

As a result of information RIBO received from the complainant and a subsequent broker review, it appears that D G Dunbar Insurance may have committed misconduct by failing to provide proper fee disclosure prior to services rendered and charging fees which were disproportionate or unconscionable in relation to the services that were provided.

The Discipline Committee approved a consent agreement between D G Dunbar Insurance and RIBO, and ordered:

- (a) that D G Dunbar Insurance pay a fine in the amount of \$10,000.00 by certified cheque made payable to the Minister of Finance and due in the office of the Registered Insurance Brokers of Ontario on or before November 24, 2016.
- (b) that D G Dunbar Insurance is formally reprimanded by the Discipline Committee.