

**Ian McCowan**  
**Registration Number: R21941**  
**London, Ontario**

**HEARING DATE: November 24, 2016**

**MISCONDUCT: Ontario Regulation 991, ss. 14(1), 14(8) and 15(16)**

**PARTICULARS OF THE COMPLAINT:**

Ian McCowan is a registered insurance broker acting as Principal Broker for D G Dunbar Insurance Broker Limited, conducting business in the London, Ontario area.

As a result of information received from the complainant, it appears that Ian McCowan may have committed misconduct by failing to provide proper direction and supervision to brokers which led to broker altering client's policy documentation without the insurer's prior approval, charging undisclosed fees 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 Ian McCowan pay a cost recovery in the amount of \$2,500.00 by cheque made payable to the Registered Insurance Brokers of Ontario on or before November 24, 2016.
- (b) that Ian McCowan is formally reprimanded by the Discipline Committee.