

Tyler Harmiden
Registration Number: D30966
Sudbury, Ontario

DATE OF HEARING: November 24, 2016

**MISCONDUCT: Ontario Regulation 991, ss 14(1), 14(3) and 14(4) and 16(4)
4.1 and 4.2**

PARTICULARS OF THE COMPLAINT:

Tyler Harmiden was a registered insurance broker carrying on business in the Sudbury, Ontario area.

As a result of information RIBO received from the complainant, it appears that Tyler Harmiden may have committed misconduct by collecting renewal premiums from clients and failing to forward the premiums to the brokerage for deposit into the trust account, and further putting the clients in jeopardy of losing the insurance coverage without the clients' knowledge by failing to forward the premiums to the brokerage.

The Discipline Committee approved a consent agreement between Tyler Harmiden and RIBO, and ordered:

- (a) that the Certificate of Registration of Tyler Harmiden be and is hereby revoked effective from the date of this Order.
- (b) that a recommendation be made by the Discipline Committee to the Qualification and Registration Committee that they not allow Tyler Harmiden to apply for a Certificate of Registration for not less than five (5) years from the date of this Order.