

Michelle Elaine Bruder
Registration Number: R16607
Gananoque, Ontario

MISCONDUCT: Ontario Regulation 991, ss. 14(1), 14(3) and 16(4)1

HEARING DATE: April 6, 2017

PARTICULARS OF THE COMPLAINT:

Ms. Michelle Elaine Bruder is a registered insurance broker conducting business the Kingston, Ontario area.

As a result of information received from the complainant, it appears that Ms. Michelle Elaine Bruder may have committed misconduct by failing to provide insurance on the home of her client when requested to do so, and by failing to remit client premium payments in a manner consistent with the RIB Act.

DISCIPLINE COMMITTEE'S DISPOSITION:

The Discipline Committee accepted the plea of guilty by Michelle Elaine Bruder and accepted the evidence adduced by RIBO in support of the plea of guilty, including an Agreed Statement of Fact, signed on March 31, 2017 and Joint Submission as to penalty, signed on April 4, 2017 by Michelle Elaine Bruder and finds that Michelle Elaine Bruder is guilty of misconduct as set out in the Direction. The Discipline Committee therefore ordered:

- (a) that the Certificate of Registration of Michelle Elaine Bruder is suspended for sixty (60) days effective immediately.
- (b) that the suspension be suspended upon Michelle Elaine Bruder taking and successfully completing the RIB Act Regulations and By-Laws Equivalency Course and Exam within six (6) months of the date of this Decision but no later than October 6, 2017.
- (c) that if Michelle Elaine Bruder does not take and successfully pass the Course and Exam as set out in paragraph (b) above within six (6) months from the date of this Decision, her Certificate of Registration will be automatically suspended for a period of sixty (60) days commencing on October 6, 2017.
- (d) that Michelle Elaine Bruder is reprimanded by the Discipline Committee.
- (e) that a recommendation be made to the Qualification and Registration Committee that Michelle Elaine Bruder's Certificate of Registration remain

acting under supervision for not less than five (5) years from the date of this Decision.