

Kevin Michael Lynch
Registration Number: R39538
Whitby, Ontario

HEARING DATE: November 23, 2017

MISCONDUCT: Ontario Regulation 991, ss. 14(1), 14(3) and 15(1)8

PARTICULARS OF THE COMPLAINT:

At all material times Kevin Michael Lynch was a registered insurance broker conducting business in Lindsay, Ontario.

As a result of information received by RIBO, it appears that Kevin Michael Lynch may have committed misconduct by:

- i. confirming insurance coverage by providing Certificates of Insurance and permanent liability slips but not placing coverage;
- ii. not declaring claims and convictions on automobile insurance applications;
- iii. improper rating on automobile policies; and
- iv. misrepresenting replacement cost on houses.

DISCIPLINE COMMITTEE DISPOSITION:

The Discipline Committee accepted the plea of guilty by Kevin Michael Lynch who was represented by Counsel and accepted 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 9th, 2017 by Kevin Michael Lynch and found that Kevin Michael Lynch is guilty of misconduct as set out above. The Discipline Committee ordered:

- (a) That the Certificate of Registration of Kevin Michael Lynch be suspended for 180 days as of November 23, 2017.
- (b) That Kevin Michael Lynch take the C11 – Principles and Practice of Insurance course offered through the Insurance Institute, and successfully pass the Insurance Institute exam within 180 days of November 23, 2017.
- (c) That if Kevin Michael Lynch does not take the C11 course and does not pass the C 11 exam, the Certificate of Registration of Kevin Michael Lynch will continue to be suspended until he takes the C11 course and provides RIBO with proof of successfully passing the C11 exam.
- (d) That if Kevin Michael Lynch does not take the C11 course and he does not successfully pass the C11 exam within 12 months of November 23,

2017, the Certificate of Registration of Kevin Michael Lynch will be revoked.

- (e) That if Kevin Michael Lynch wishes to reapply for a RIBO registration he will have to take the IBAO or the Insurance Institute Basic Broker preparation course and successfully pass the RIBO Level 1 – exam.
- (f) That Kevin Michael Lynch will have to apply to the Qualification and Registration Committee for registration with RIBO, and meet the criteria under Regulation 991, section 5(1)(a)(i)(ii)(iii) and (iv).