

**RSV RISC INC.**  
**Registration Number: C3519**  
**Toronto, Ontario**

**Richard Vilner**  
**Registration Number: R28697**  
**Toronto, Ontario**

**HEARING DATE: March 8, 2018**

**MISCONDUCT: Ontario Regulation 991, ss. 15(1)9, 15 (1)13 and 21(1)  
and (2)**

**PARTICULARS OF THE COMPLAINT:**

RSV RISC INC. (hereinafter referred to as "RSV RISC." has been delinquent in its duty to file on or before the respective due date, Position Reports in Form 1 and has been submitting them to the Registered Insurance Brokers of Ontario (hereinafter referred to as "RIBO") past the due date or not submitting them at all.

At all material times Richard Vilner was a registered broker and Principal Broker of RSV RISC with authority to act in the name of the corporation regarding reports made to RIBO under the Regulations and knowingly concurred in the alleged misconduct of RSV RISC as set out above.

**DISCIPLINE COMMITTEE'S DISPOSITION:**

The Discipline Committee approved a consent agreement between Richard Vilner on behalf of RSV RISC and RIBO, and ordered:

- (a) That RSV RISC shall file with RIBO, quarterly position reports in Form-1 showing full compliance with Section 21, Subsections 1 and 2 of Ontario Regulation 991 for one year commencing with the month ending March 31, 2018, and thereafter as at June 30, 2018, September 30, 2018 and December 31, 2018. These reports are to be accompanied with the following verifying financial attachments; internally generated balance sheet, income statement, summary page of the aged premium receivables listing, copies of the original bank statements of the trust and general accounts, and the corresponding reconciliation statements, and any other working paper that verifies a balance that differs with a system generated balance. Should these financial attachments not be applicable to this brokerage, then RIBO and the broker will agree on what these verifying financial attachments will be. These reports are to be in RIBO's offices 30 days after the respective month end.

- (b) That Richard Vilner pay cost recovery in the amount of \$500.00 by cheque made payable to RIBO and which cheque is due in RIBO's office no later than April 30, 2018.