

**Noel Francine Smith**  
**Registration Number: D10970**  
**Etobicoke, Ontario**

**HEARING DATE: March 21, 2019**

**MISCONDUCT: Ontario Regulation 991, s. 15.14**

**PARTICULARS OF THE COMPLAINT:**

At all material times Noel Francine Smith was a registered insurance broker conducting business in the South-Central Ontario area.

As a result of information received, it appears that Noel Francine Smith may have committed misconduct by failing to disclose on her 2017 RIBO membership renewal application, the outstanding criminal charges brought against her by the Waterloo Regional Police in December 2016.

**DISCIPLINE COMMITTEE'S DISPOSITION:**

The Discipline Committee accepted the plea of guilty by Noel Francine Smith and accepts the evidence adduced by RIBO in support of the plea of guilty and finds that Noel Francine Smith is guilty of misconduct as set out in the Direction. The Discipline Committee, therefore, ordered:

- (a) that a recommendation be made to the Qualification and Registration Committee that the Certificate of Registration of Noel Francine Smith be suspended for 6 months.
- (b) that Noel Francine Smith pay a fine in the amount of \$5,000.00 made payable to the Minister of Finance and to be received in RIBO's office no later than June 21, 2019.