

**REGISTERED INSURANCE BROKERS OF ONTARIO**

**DISCIPLINE COMMITTEE**

**Between:**

**THE REGISTERED INSURANCE BROKERS OF ONTARIO**

and

**JASPREET KAUR UPPAL, LICENSEE NO. 43407**

**Heard: June 19, 2025**

**PANEL MEMBERS:**

- Brian Purcell, Chair and Broker
- Paul Armstrong, Broker
- Mario Laraia, Broker
- Mike Moyer, Broker
- Frances Kordyback, Public Member

**IN ATTENDANCE:**

- Alex Smith, Counsel for RIBO
- Jaspreet Kaur Uppal, Licensee
- Richard Posner, Counsel for Licensee
- Heather Vaughan, Discipline Committee Independent Legal Counsel

**DECISION AND REASONS**

**INTRODUCTION:**

[1] This matter was referred to the Discipline Committee (the “Panel”) by the Complaints Committee in accordance with the *Registered Insurance Brokers Act* section 18.

[2] This matter was convened and heard virtually on June 19, 2025 pursuant to the *Registered Insurance Brokers Act*, R. S. O. 1990, c. R.19, (RIBA) and the *Statutory Powers Procedure Act*, R.S.O. 1990, c. S.22 and regulations thereunder and was governed by the *Rules of Procedure of the Discipline Committee* of the Registered Insurance Brokers of Ontario (RIBO).

[3] The hearing proceeded by way of an Agreed Statement of Facts (ASF) and a Joint Submission on Order (JSO) proposed by counsel for the parties.

#### **ALLEGATIONS OF MISCONDUCT:**

[4] The allegations of misconduct as stated in the Notice of Hearing dated May 26, 2025, were as follows:

1. That Jaspreet Kaur Uppal (hereinafter "Licensee") maybe guilty of misconduct pursuant to the Registered Insurance Brokers Act, Ontario Regulation 991, section 15(1) paragraph 9 for failure to comply with the provisions of the Act, this regulation, and the By-Laws of the Corporation by providing Intact Insurance with an academic transcript that was not truthful or genuine in breach of s.14(1) and 14(4) of the Code of Conduct as follows;

Section 14(1) "A member shall discharge the member's duties to clients, members of the public, fellow members and insurers with integrity"

Section 14(4) "A member shall be both candid and honest when advising the member's client"

[5] The Notice of Hearing was marked as Exhibit #1. The Panel confirmed proper service of these documents in accordance with the RIBA and *Rules of Procedure*.

#### **THE LICENSEE'S PLEA:**

[6] The Licensee pled guilty to the allegations set out in paragraph 1 of the Notice of Hearing and specifically breach of Section 14 (1) and 14 (4) of the Code of Conduct. The Panel conducted an oral plea inquiry and was satisfied that this guilty plea was free and voluntary.

#### **AGREED STATEMENT OF FACTS:**

[7] RIBO and the Licensee advised the Panel that an agreement had been reached on the facts and filed an Agreed Statement of Facts (ASF) which was marked as Exhibit 2. The relevant portions of the ASF provide as follows:

##### **Background**

1. Jaspreet Kaur Uppal (the "Broker") was registered with Registered Insurance Brokers of Ontario (RIBO) in or around June 2017.
2. The Broker's registration number with RIBO is R43407. The Broker's current license status with RIBO is as a Level 1 broker.

3. On July 12, 2023 RIBO received a complaint (the “Complaint”) Belyer Insurance Ltd. o/a EasyInsure (“Belyer”) regarding the Broker. The Broker was an employee of Belyer at the material time.

### **Key Facts**

4. The Broker placed automobile insurance for a client (the “Client”) with Intact Insurance (“Intact”).
5. The Broker sought to reduce the Client’s premium through the application of a student discount.
6. In or around January 2023, as part of an audit, Intact asked the Broker to provide a copy of the Client’s transcript.
7. The Broker had not previously obtained a transcript from the Client and was unable to do so at the time of the audit.
8. The Broker fabricated a transcript from Fleming College, dated September 2022, under the Client’s name. The fabricated transcript included a student identification number, grades, and dates of enrollment, among other details.
9. The Broker provided the fabricated transcript to Intact.
10. The Broker did not advise the Client that she submitted a falsified transcript on his behalf.

### **Response to RIBO Investigation**

11. The Broker fully cooperated with RIBO’s investigation and acknowledged her wrongdoing early in the investigation process.

### **Admissions of the Broker**

12. Section 14(1) of Regulation 991 to the Registered Insurance Brokers Act states: “A member shall discharge the member’s duties to clients, members of the public, fellow members and insurers with integrity.”
13. The Broker admits and acknowledges that by submitting a falsified transcript to an insurer she did not discharge her duty to her Client, members of the public, fellow members or insurers with integrity.
14. Section 14(4) of Regulation 991 states “A member shall be both candid and honest when advising the member’s client.”

15. The Broker admits and acknowledges that she was not candid or honest with her Client about the application of the student discount or the submission of a false transcript on his behalf.
16. The Broker admits and acknowledges that her actions as described above were contrary to Reg. 991: 14(1) and 14(4).
17. If the Broker were to testify she would state that she was under significant psychological strain at the time she fabricated the transcript and was fearful that she would lose her job. She would further testify that she knows the strain she was under and the fear of losing her job do not excuse her conduct.
18. If the Broker were to testify she would state that she is remorseful for her actions and has learned from them.
19. The Broker is a member in good standing with RIBO and has not had a record of any past complaints or discipline.

#### **SUBMISSIONS OF THE PARTIES**

[8] Counsel for each party jointly submitted that the evidence contained within the agreed statement of facts was sufficient to support a finding of guilt against the Licensee for breach of sections 14(1) and 14(4) of RIBA General Regulation 991 which constitutes misconduct.

#### **FINDINGS AND REASONS FOR DECISION:**

[9] The panel agrees with the joint submission of counsel and finds the Licensee guilty of breaching sections 14(1) and 14(4) which constitutes misconduct under Section 15(1) paragraph 9 of RIBA Regulation 991 as alleged in paragraph 1 of the Notice of Hearing.

#### **JOINT SUBMISSION ON ORDER:**

[10] The Panel was advised that the parties had agreed on the appropriate Order in this case and filed a Joint Submission on Order (JSO) which was marked as Exhibit 3 which proposed a penalty as follows:

1. The Broker will be reprimanded;
2. The Broker shall be suspended for a period of three (3) months from the date of the order of the Discipline Committee;
3. Within 6 months of the date of this order the Broker shall take the following courses:
  - a. Ethics of the Insurance Professional Part 1;
  - b. Ethics of the Insurance Professional Part 2; and,
  - c. Ethics of the Insurance Professional Part 3.

[11] Both counsel argued that this penalty was fair for the ethical breaches in this case.

[12] Counsel for the Licensee submitted that the Licensee has learned from her mistake and is remorseful. She had been under great pressure with her job and as a result of this incident has been embarrassed in her business and social community. The Licensee understands that she made a serious error in judgement and is deeply sorry for her actions.

#### **PENALTY ORDER MADE:**

[13] The panel accepted the JSO of the parties and accordingly makes an Order as follows:

1. The Broker will be reprimanded;
2. The Broker shall be suspended for a period of three (3) months from the date of the order of the Discipline Committee;
3. Within 6 months of the date of this order the Broker shall take the following courses:
  - d. Ethics of the Insurance Professional Part 1;
  - e. Ethics of the Insurance Professional Part 2; and,
  - f. Ethics of the Insurance Professional Part 3

#### **REASONS FOR PENALTY:**

[14] The Registered Insurance Brokers of Ontario (RIBO) is a self-governing organization that regulates the licensing, professional competence, ethical conduct and insurance related financial obligations of all independent general insurance brokers in the province of Ontario to ensure the public is served and protected accordingly.

[15] In cases of a joint submission being made by counsel, the panel is aware of the test enunciated by the Supreme Court of Canada in *R. v. Anthony-Cook*, 2016 SCC 43, and found to be applicable to regulatory tribunals by the Ontario Divisional Court in *Bradley v. Ontario College of Teachers*, 2021 ONSC 2303, that a panel can only reject a joint submission where accepting it would bring the administration of justice into disrepute or the penalty is otherwise contrary to the public interest.

[16] The panel does accept this penalty however cautions that falsifying documents is a serious ethical breach that could reasonably attract higher penalties than in this particular case.

[17] In accepting the proposed penalty, the committee considered the severity and nature of the misconduct alleged, the mitigating and aggravating factors, rehabilitation of the licensee and specific and general deterrence.

[18] The panel was of the view that the conduct that the licensee engaged in, falsifying a record to satisfy an insurance audit regarding the eligibility of a pricing discount, is a serious ethical breach.

[19] There was some indication in the ASF that the licensee was under pressure at work and was under significant psychological strain at the time she fabricated the transcript and was fearful that she would lose her job. The panel notes that this is not justification for fabricating documents which the licensee has acknowledged.

[20] The licensee is remorseful for her actions, cooperated fully with the investigation, and admitted her conduct early in these proceedings saving time and expense to RIBO in proving these allegations.

[21] In cases where licensees provide false or misleading information to an insurer, or they apply a discount improperly, there is a potential for public harm, although there was no evidence led in this case on those issues.

[22] The licensee had no prior history with RIBO which is a neutral factor in our assessment of the appropriateness of the penalty.

[23] The panel found that the goals of remediation and specific deterrence of this licensee were met with the ordering of a reprimand, remedial education on ethics and the imposition of a 3-month suspension.

[24] The panel also found that the goal of general deterrence is met by this public decision and penalty because the broker community will understand that ethical breaches will be treated seriously by their regulator.

Signed:

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**Discipline Committee Chair**

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**Date**