

**REGISTERED INSURANCE BROKERS OF ONTARIO  
DISCIPLINE COMMITTEE**

**Between:**

**THE REGISTERED INSURANCE BROKERS OF ONTARIO**

and

**RYAN DAVID MYERS, LICENSEE NO. R35526**

**Heard:** September 4, 2025

**PANEL MEMBERS:**

- Darren Hamilton, Chair
- Mario Laraia, Broker
- Mike Moyer, Broker
- Paul Armstrong, Broker
- Josephine Atri, Public Member

**IN ATTENDANCE:**

- Rohit R. Kumar, Counsel for RIBO
- Ryan David Myers, 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 the 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 Penalty (JSP) proposed by counsel for the parties.

**ALLEGATIONS OF MISCONDUCT:**

[4] The allegations of misconduct as stated in the Notice of Hearing dated the 26<sup>th</sup> day of June, 2025, were as follows:

1. That Ryan David Myers (hereinafter "Licensee") may be guilty of misconduct pursuant to Ontario Regulation 991 Code of Conduct, section 15(1) paragraph 9, by failing to comply with the provisions of the Act, this Regulation and the By-Laws of the Corporation by failing to provide supervision for onboarding their unlicensed new hires contrary to sections 14 (3) of the Code of Conduct which state as follows;

A member shall serve the member's client in a conscientious, diligent and efficient manner and shall provide a quality of service at least equal to that which members would generally expect of a member in a like situation.

[5] The Notice of Hearing June 26, 2025 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 professional misconduct under RRO 991 section 15(1)(9) for breach of section 14(3) of RRO 991 as set out in the Notice of Hearing. 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 ASF which was accepted by the panel and filed as Exhibit 2. The relevant facts in the ASF provide as follows:

1. Ryan David Myers registration number with RIBO is R35526. His current license status with RIBO is "active."
2. On February 8, 2021, RIBO received a written complaint from Mr. Panagiotis Stigas (the "Complainant") regarding the non-renewal of the Complainant's insurance policy for his rental property at 51 Garthdale Court (the "Complaint").
3. Based on the information received from the Complainant, RIBO investigated the Complaint (the "Investigation").
4. On July 3, 2024, the Complaints Committee referred this matter to the Discipline Committee.
5. On December 9, 2020, Royal and Sun Alliance Insurance Company of Canada (the "insurer") mailed a non-renewal notice to the Complainant in respect of 51

Garthdale Court on the basis that it would not insure a standalone rental property. The Insurer's letter advised that coverage would cease at 12:01 a.m. local time on January 30, 2021. The Insurer had sent the non-renewal notice by regular mail, not registered mail, as the notice was provided more than thirty (30) days prior to the expiration of the policy.

6. The Complainant did not receive the non-renewal notice from the Insurer. It was delivered to his neighbour who was in Florida at the time, and by the time it came to the Complainant's attention, 51 Garthdale Court had been without coverage for three (3) days.
7. The Licensee sent his own registered letter to advise the Complainant of the Insurer's non-renewal. This letter is dated January 22, 2021, eight (8) days prior to the termination of the policy. However, this letter was not sent by the Licensee until January 29, 2021, one (1) day prior to the termination of the policy, due to the brokerage's rotating schedule as a result of the pandemic. The Licensee's letter was only delivered to the Complainant on February 8, 2021, after termination of the policy.
8. The Insurer's non-renewal notice was mailed to the incorrect address. The Complainant only became aware of the cancellation of his policy three (3) days after the cancellation. The Complainant expressed concern over the implication of a "cancelled insurance policy" notation on his record.
9. The Complainant spoke to the Licensee on February 3, 2021, and was told that the Licensee would be attempting to extend his insurance. The Complainant then spoke to Linda Morley at the Brokerage the following day, who told him there was nothing further they could do, and that it was his problem.
10. The Licensee's office procedure when dealing with upcoming renewals is to review, compare and check over renewals thirty to forty-five days in advance. On or about December 16, 2020, his office received a copy of the Insurer's letter. The letter was scanned into the broker management system on January 22, 2021. On the same day, the Licensee decided to send a registered letter to the Complainant. The Licensee thought that the Insurer had sent the non-renewal notice by registered mail but discovered on February 3, 2021 that the Insurer had sent it by regular mail. The Licensee attempted to ascertain whether the insurer would offer a 30 day extension of the policy, but the underwriter he spoke with was not prepared to do so.

## **SUBMISSIONS OF THE PARTIES**

[8] The Licensee admitted that his conduct amounted to misconduct under RIBA RRO 991 section 15 (1)(9) by breaching section 14(3) of the code of conduct and both counsel submitted that there was sufficient evidence to make a finding of guilt in this matter. The panel agrees.

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

[9] While the panel understands that staffing issues arose during the pandemic restrictions, a broker has a positive obligation to immediately address the ramifications of an insurer's notification to their client of the non-renewal of a policy of insurance. Failure to do so can result in clients becoming uninsured and their assets unprotected, which occurred for a period of time in this case.

[10] The brokerage became aware of the insurer's position on December 16, 2020 but the notice letter was not scanned into the broker management system until more than a month later on January 22, 2021, which is very concerning to this panel.

[11] The Licensee became aware of the situation himself on January 22, 2021, and still had 8 days to confirm the client was aware of the insurer's position and to arrange to find alternative coverage for the rental property if directed by the client.

[12] In the panel's view, this is an urgent situation that warranted attempts at immediate contact by phone or e-mail, documented in the broker management system, rather than sending another letter which was not treated as urgent by brokerage staff and did not reach the client until coverage had lapsed.

[13] The brokerage renewal review process at this brokerage started 30 – 45 days in advance of policy renewals. Some members of the panel were concerned that this was an insufficient time to address issues that can arise on renewal.

[14] There was no evidence that this renewal review was done by the Licensee in this case and a review may have provided another opportunity determine the insurer's position and provide guidance and advice to the client.

[15] There was no evidence presented to the panel to suggest that the client suffered any uninsured losses while his property was uninsured.

[16] As such, the panel agrees with the submissions of the parties that there is sufficient evidence in the ASF to support the finding of guilt and we find the Licensee guilty of misconduct under section 15(1)(9) of *RIBA* Regulation 991 for the breach of the code of conduct, specifically sections 14 (3) of Regulation 991.

## **JOINT SUBMISSION ON ORDER:**

[17] The Panel was advised that the parties had agreed on the appropriate Order in this case and the parties filed a Joint Submission on Penalty (JSP) which was marked as Exhibit 3.

[18] The Registered Insurance Brokers (“RIBO”) and Ryan David Myers (the “Broker”) jointly request that the Panel of the Discipline Committee impose the following penalty:

1. The Broker will be reprimanded;
2. The Licensee shall pay a fine payable to the Minister of Finance in the amount of \$1,500.00

**PENALTY ORDER MADE:**

[19] The panel accepted the JSO of the parties and accordingly made an Order effective September 4, 2025 that the broker will be reprimanded and shall pay a fine payable to the Minister of Finance in the amount of \$1,500.00.

**REASONS FOR PENALTY:**

[20] 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.

[21] 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. No discipline history was alleged in this case.

[22] The committee is cognizant of the fact that it should not interfere with the proposed negotiated penalty unless the penalty would bring the administration of justice into disrepute in accordance with the test established by the Supreme Court of Canada in *R. v. Anthony-Cook*, 2016 SCC 43 which according to the Ontario Divisional Court in *Bradley v. Ontario College of Teachers*, 2021 ONSC 2303 applies to disciplinary bodies in Ontario, including this one.

[23] The reprimand and fine meets the goals of general and specific deterrence. In addition, the goal of general deterrence is met by this public decision which is a reminder to the broker community that they must be diligent in addressing renewals promptly and immediately contact their clients upon receipt of critical information such as in this case.

Signed:

**Darren Hamilton**

**November 27, 2025**

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**Discipline Committee Chair**

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**Date**

