

Mary Gwyneth Davies
Registration Number: I30943
Ingersoll, Ontario

HEARING DATE: April 19, 2012

MISCONDUCT: Ont. Reg. 991, s. 14(3)

PARTICULARS OF THE COMPLAINT:

It is alleged that Ms. Davies provided automobile insurance on vehicles of her client that were not registered in Ontario and which were still registered in Alberta.

It is further alleged that Ms. Davies did not obtain all of the necessary underwriting information for the auto application prior to binding the coverage, which resulted in a claim being denied and the policy being cancelled due to non-disclosure.

DISCIPLINE COMMITTEE'S DISPOSITION:

The Discipline Committee accepted the submission of RIBO's Counsel that attempted service of the Notice of Hearing was conducted at the last known address of Mary Gwyneth Davies and it was indicated that she had moved out West.

The Discipline Committee accepted the evidence adduced by RIBO, and the testimony of both the Branch Manager for the insurance brokerage and the complainant in these proceedings, and finds that Mary Gwyneth Davies is guilty of misconduct as set out in paragraphs 2 and 3 of the Direction. The Discipline Committee therefore ordered:

- a) That the Certificate of Registration of Mary Gwyneth Davies be revoked effective immediately.
- b) That a recommendation be made to the Qualification and Registration Committee that they not approve any application by Mary Gwyneth Davies to reapply for a Certificate of Registration for a period of notes less than 5 years from the date of this Decision.