

**Mike James Dineen**  
**Registration Number: D16472**  
**Waterloo, Ontario**

**HEARING DATE: November 9, 2011**

**MISCONDUCT:** Ont. Reg. ss. 14(1), (14(3) and 14(4)

**PARTICULARS OF THE COMPLAINT:**

It was alleged that Mike James Dineen bound insurance coverage for clients but did not submit the applications to the applicable insurers for processing, leaving those clients without insurance coverage.

**DISCIPLINE COMMITTEE'S DISPOSITION:**

The Discipline Committee accepted the plea of guilty of Mike James Dineen and found Mike James Dineen guilty of misconduct as alleged in paragraphs 1 through to 8 under the Particulars of the Complaint of the Direction.

The Discipline Committee noted that the Certificate of Registration of Mike James Dineen has been deregistered due to non-renewal of his license

The Discipline Committee found that it had jurisdiction to hear this matter as the events in question occurred during the time Mike James Dineen was registered with RIBO.

The Discipline Committee received lengthy submissions from Counsel on behalf of RIBO and Counsel on behalf of Mr. Mike James Dineen with respect to penalty and the issue of publication.

During these submissions, witnesses brought forward by RIBO included some of Mr. Dineen's former colleagues, as well as the RIBO investigator. Mr. Dineen took the stand on his own behalf, and his Counsel also made submission which included reference to previous decisions of the Discipline Committee of RIBO on what he suggested were similar-fact cases.

After careful consideration of the submissions including the testimony of the witnesses and support exhibits, the Discipline Committee therefore ordered:

- a) That a recommendation be made to the Qualification and Registration Committee that they not consider any application for reinstatement by Mike James Dineen for a period of not less than 24 months, commencing from

September 30, 2011, the date that the Certificate of Registration was not renewed.

- b) That a recommendation be made to the Qualification and Registration Committee that Mike James Dineen must take the Level 1 Basic Broker Course and pass the examination given thereto before he can reapply for reinstatement of his Certificate of Registration.
- c) That upon reinstatement of the Certificate of Registration of Mike James Dineen that it be restricted to acting under supervision.
- d) That a recommendation be made to the Qualification and Registration Committee that Mike James Dineen may not apply to remove the restriction from his Certificate of Registration for not less than 5 years from the date of reinstatement.