

Careen Edwards
Registration Number: D27484
Mississauga, Ontario

HEARING DATE: March 4, 2010

MISCONDUCT: Ont. Reg. 991, s. 14(1)

PARTICULARS OF THE COMPLAINT:

In June 2009 a client came into the brokerage where Careen Edwards was employed to report an accident. The brokerage had no record of this person being their client. The client advised that she had paid Ms. Edwards \$4,000.00 in cash for automobile insurance but did not receive a receipt for the payment. The client advised that she had produced a certificate of insurance to the police at the time of the accident indicating the name of the insurer and the policy number. When the insurer was contacted they advised the brokerage that they had no record of this client. The brokerage had to contact the client and the lien holder of her vehicle immediately to advise them that there was no coverage on the vehicle.

On July 2, 2009, Ms. Edwards was placed on paid leave while the brokerage conducted an internal investigation. On July 15, 2009 Ms. Edwards' employment with the brokerage was terminated after they were able to access Ms. Edwards' computer terminal and discovered that there were binder letters sent out to leasing companies binding coverage on several vehicles, as well as certificates of insurance that had been produced for several individuals where there were no corresponding applications. After checking with the various insurance companies, they confirmed that the individuals did not have valid insurance nor were they clients of the brokerage.

DISCIPLINE COMMITTEE'S DISPOSITION:

Based upon the testimony and the documentary evidence entered through witnesses, the Panel found Careen C. Edwards guilty of misconduct under the RIBO Code of Conduct, in particular section 14(1) of Ont. Reg. 991. Based on the fact that there had been numerous and serious breaches made by the broker, the Panel accepted RIBO's submission that Careen C. Edwards' licence be revoked.

The Panel also recommended to the Q & R Committee that they not consider any application by her for re-instatement for a period of 5 years. The Panel determined that the matter be published in the RIBO Bulletin.

