

Deborah Lemieux-St. Jean
Registration Number: D6654
Hanmer, Ontario

HEARING DATE: April 11, 2013

MISCONDUCT: Ont. Reg. 991, ss. 14(1) and (3), 16(4)1 and 4i.

PARTICULARS OF THE COMPLAINT:

As a result of an allegation by the previous employer of Deborah Lemieux-St. Jean, it is alleged that Ms. Lemieux-St. Jean failed to submit numerous applications for automobile and property insurance into the insurance companies for processing.

Further, it is alleged that Deborah Lemieux-St. Jean failed in numerous instances to remit premium payments made to her by clients to the brokerage for deposit to the trust account.

DISCIPLINE COMMITTEE'S DISPOSITION:

The Discipline Committee accepted the submission of Counsel for RIBO that Deborah Lemieux-St. Jean was properly served with the Notice of Hearing on February 10, 2013.

The Discipline Committee heard and accepted the evidence adduced by RIBO, including the testimony of the Branch Manager for Ms. Lemieux-St. Jean's former employer, as well as the complainant. In his testimony, the Branch Manager for Ms. Lemieux-St. Jean's former employer reviewed 8 separate instances wherein Ms. Lemieux-St. Jean was found by the brokerage to have accepted premium money from clients and, most typically, failed to follow the client's instruction with respect of placing coverage. The Branch Manager indicated that premium monies received by Ms. Lemieux-St. Jean were not deposited into the brokerage trust account. In at least one instance, the client was left uninsured for approximately 6 months. Based on all the evidence, the Discipline Committee found that Deborah Lemieux-St. Jean was guilty of misconduct as set out in paragraphs 1, 2 and 3 of the Direction.

The Discipline Committee ordered:

- (a) That the Certificate of Registration of Deborah Lemieux-St. Jean is revoked effective immediately.
- (b) That a recommendation be made to the Qualification and Registration Committee that they not consider any application by Ms. Lemieux-St. Jean to reapply for a Certificate of Registration for 5 years from the date of this Decision.