

Geoffrey William Epstein
Registration Number: R3494
Kitchener, Ontario

HEARING DATE: June 19, 2008

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

PARTICULARS OF THE COMPLAINT:

Geoffrey William Epstein failed to serve the member's client in a conscientious, diligent and efficient manner. A client's automobile insurance was due to renew and he was sent renewal documents from the insurer directly, but Mr. Epstein advised the client that the brokerage was able to offer him alternate coverage at renewal at a cheaper premium. A letter was sent to the client from the brokerage advising him of his option. In the letter, Mr. Epstein instructed the client to sign a cancellation form, which was provided, in order to stop the automatic withdrawals. The letter also advised the client that a signed application was required to change insurers.

The client dropped off the signed cancellation form at the brokerage's front reception desk. Even though the client did not, at the time, request to see a broker, it is normal office procedure to make one available for the client. It was the client's understanding that upon him signing the cancellation form, Mr. Epstein would have taken the necessary steps to make sure that there was replacement coverage. There was no attempt by Mr. Epstein to follow up with the client, nor did Mr. Epstein send a letter to the client confirming that the policy had been cancelled and that there was no coverage in place through the brokerage. The client was involved in an at fault accident, and only at that time, did the client discover that he did not have insurance on his vehicle.

DISCIPLINE COMMITTEE'S DISPOSITION:

The Discipline Committee found that there was sufficient evidence in support of the plea of guilty by Geoffrey William Epstein to the allegations and found that, Geoffrey William Epstein was guilty of misconduct as alleged therein and ordered:

- (a) That Geoffrey William Epstein be and is hereby reprimanded for his conduct in this matter.
- (b) That a recommendation be made to the Qualification and Registration Committee that Geoffrey William Epstein must successfully attend and pass the Unrestricted Technical and Unrestricted Management Exams within 1 year of this Order.

