

From: Brian Adams [<mailto:brian.adams@ecivda.com>]

Sent: September-04-13 10:18 AM

To: James Fox

Subject: Proposal for modernizing disciplinary hearings for insurance agents and adjusters in Ontario

Importance: High

As a member of the current Advisory Board roster I was invited in a letter, to comment on the consultation paper sent to me August 6, 2013. As to the questions proposed for comments or suggestions at the end of Proposal for Consultation:

1. The substitution of the AB with the FST would definitely provide a more streamlined disciplinary process, however my only concern with regard to fairness is that the FST panel appointed to hear the case be composed of advisors from the field with real experience and not just academics or government policy makers.
2. The proposal to clarify the Superintendent's authority to issue interim orders does seem to have a balance between protecting consumers and providing agents and adjusters access to justice. My only concern would be if an advisor was wrongly accused, during the time it would take to request the hearing and the hearing was completed he would have no way to earn a living for his family or pay the bills for his corporation. I realize that in most cases we are better to err on the side that protects the public from someone in our industry that is unscrupulous, however how do we address those one or two exceptions?
3. There needs to be some form of standardization of format, set out with regards to the steps taken to notify clients and the arrangements to ensure services continue to be provided to existing clients upon the surrender of a licence.

Please feel free to let me know if I can be of any additional service. I have enjoyed my years of involvement with the Advisory Board.

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