

**From:** [REDACTED]  
**Sent:** August-18-13 4:21 PM  
**To:** James Fox  
**Subject:** Fw: Consultation on Insurance Disciplinary Hearings

Having reviewed the consultation paper I forward my comments below:

Response to Questions:

1. I think the substitution of the AB with the FST is more efficient and fair.
2. I believe the proposal clarifies the Superintendent's authority to issue interim orders.
3. There should be a time limitation for an agent being required to maintain a licence if refused to allow for situations such as disability, personal crisis or retirement since the onus is ultimately on the insurance agency or insurance company to provide continuing service to the client. However, if circumstances warrant, the agent should be required to provide some form of succession planning to protect clients.

Sincerely,

[REDACTED]  
Advisory Board member