

Janice Piedade
Registration Number: I9352
Richmond Hill, Ontario

HEARING DATE: May 4, 2017

MISCONDUCT: Ontario Regulation 991, s. 14(3)

PARTICULARS OF THE COMPLAINT:

Janice Piedade was a registered insurance broker conducting business in Mississauga, Ontario.

In July 2016, RIBO received information on an anonymous basis regarding possible issues with respect to coverage for a number of consumers being serviced by Ms. Janice Piedade. Because of this information, an investigation into Ms. Piedade's conduct was initiated by RIBO.

Ms. Piedade serviced a book of business at her employer dealing with numerous clients on a daily basis. Part of Ms. Piedade's duties was to process changes requested by the consumers.

For the period of May 2013 to April 2015, due to inadvertence, Ms. Piedade did not process certain clients' policy change requests nor did she submit coverage information to underwriters in a timely manner, after issuing liability slips to clients. Some clients experienced delays in obtaining coverage confirmation and in 2 cases experienced gaps in coverage of up to 8 months.

Ms. Janice Piedade accepted responsibility for not submitting coverage information to underwriters in a timely way and acknowledges that she did not discharge her duties in accordance with paragraph (3) of the RIBO Code of Conduct in Section 14 of Ontario Regulation 991.

DISCIPLINE COMMITTEE'S DISPOSITION:

The Discipline Committee accepted the plea of guilty by Ms. Janice Piedade and accepted the evidence adduced by RIBO in support of the plea of guilty, including an Agreed Statement of Fact and Joint Submission as to penalty, signed on May 1, 2017 by Ms. Janice Piedade and finds that Ms. Janice Piedade is guilty of misconduct as set out in the Direction. The Discipline Committee, therefore, ordered:

- (a) that the Certificate of Registration of Janice Piedade is suspended for forty-five (45) days effective May 4, 2017.

- (b) that a recommendation be made to the Qualification and Registration Committee that Janice Piedade's Certificate of Registration remain acting under supervision for not less than five (5) years from the date of this Decision.