

**Augustine Cusimano**  
**Registration Number: R2572**  
**Toronto, Ontario**

**Deerborne Insurance Inc.**  
**Registration Number: A2293**  
**Toronto, Ontario**

**HEARING DATE: June 7, 2012**

**MISCONDUCT:** Ont. Reg. 991, ss. 14(1) and 14(3)

**PARTICULARS OF THE COMPLAINT:**

It was alleged that Augustine Cusimano and Deerborne Insurance Inc. may have failed to properly notify a member's client about non-renewal of client's automobile insurance coverage, causing the client to be left with no automobile insurance coverage.

It was further alleged that Mr. Cusimano and Deerborne Insurance Inc. may have failed to serve the member's client in a conscientious, diligent and efficient manner and failed to provide a quality of service at least equal to that which member would generally expect of a member in his handling of the client's automobile renewal by not securing replacement coverage with another insurer or providing the client with options to renew before coverage expiry with his auto insurance carrier.

**DISCIPLINE COMMITTEE'S DISPOSITION:**

The Discipline Committee found that there was sufficient evidence in support of the plea of guilty by Augustine Cusimano personally and on behalf of Deerborne Insurance Inc. to the allegations contained in paragraphs 1 through to 3 of the Direction and finds that Augustine Cusimano and Deerborne Insurance Inc. both guilty of misconduct as alleged therein. The Discipline Committee therefore ordered:

- a) That Augustine Cusimano is reprimanded for his actions.
- b) That Augustine Cusimano pay a fine by way of a cheque made payable to the Minister of Finance, in the amount of \$1,000.00 and that the cheque be received in RIBO's offices by no later than June 7, 2012.