

**CONSENT BEING RECEIVED IN THE FOLLOWING MATTER,
THE DISCIPLINE COMMITTEE MADE THE FOLLOWING ORDER:**

Lucas Insurance Services Inc.
Registration Number: D2757
Kingsville, Ontario

Nigel Frederick Lucas
Registration Number: R6904
Kingsville, Ontario

HEARING DATE: September 16, 2010

**MISCONDUCT: Ont. Reg. 991, ss. 15(1)(13) and (14); 16(4) 1, 4(i)(ii), 5,
6(a)(b)(c) and 19(b)**

PARTICULARS OF THE COMPLAINT:

Lucas Insurance Services Inc. (hereinafter referred to as "Lucas Insurance") continuously operated in a net trust deficit position and an equity deficit position especially for the months of July 31, 2008, January 31, 2009, April 30, 2009, May 31, 2009 and June 30, 2009, as determined by RIBO staff in their investigation.

Nigel Frederick Lucas as a Principal Broker of Lucas Insurance knowingly concurred in the misconduct of the corporation.

DISCIPLINE COMMITTEE'S DISPOSITION:

The Discipline Committee approved a consent agreement between Nigel Frederick Lucas and RIBO, and ordered:

- (a) That the Certificate of Registration of Nigel Frederick Lucas be restricted immediately to (X) – Acting Under Supervision (Discipline Order) for not less than two (2) years from the date of this Order.
- (b) That should Nigel Frederick Lucas wish to remove the restriction mentioned in paragraph (a) above then he must take all required courses and pass all required examinations.
- (c) That Nigel Frederick Lucas pay a fine in the amount of \$2,500.00 made payable to the Ministry of Finance, which cheque is due in RIBO's offices by no later than May 31, 2010.

