

**Corinne Elizabeth Hamilton**  
**Registration Number: I4699**  
**Thornhill, Ontario**

**HEARING DATE: March 4, 2010**

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

**PARTICULARS OF THE COMPLAINT:**

Corinne Elizabeth Hamilton had worked as a personal lines broker at a brokerage since 2001. At the beginning of May 2009, Corinne went on a leave of absence due to family illness overseas. Another employee took over the servicing of the personal lines client files. This employee started receiving calls from clients who posed questions that she could not answer from looking at the files. As Ms. Hamilton had a company laptop and her cell phone with her, she was able to keep in touch with the clients directly. However, situations kept arising for which there were no explanations. The employee brought the situation to the attention of management. A preliminary audit was conducted and Ms. Hamilton was terminated on June 1, 2009.

During the audit by Ms. Hamilton's employer it was discovered that Ms. Hamilton had bound coverage for a client for automobile insurance effective April 4, 2009, and on May 3, 2009, the client called into the brokerage requesting that the brokerage send a confirmation to her leasing company. The employee could not find any record of an application having been completed for this client and questioned her further. The client stated that she had been given a temporary liability slip by Ms. Hamilton. The employee emailed Ms. Hamilton advising her that she could not find a file for the client. Ms. Hamilton responded saying "I'll do it. Give me their info." The insurance company could not find the client in their records either.

The client had sustained damage to her vehicle and wanted to submit a claim. The insurance company issued a new policy with coverage effective as of May 3, 2009. The insurer also paid the claim.

It was also discovered during the audit that there were numerous clients who were given liability slips but there was no insurance coverage, therefore there were gaps in coverage. In another instance it was discovered that a client was driving his Mustang while his policy had lapsed. Ms. Hamilton had been sending the client liability slips on a regular basis, also the house insurance had been allowed to lapse. In this case the insurance company provided insurance coverage for both the Mustang and the house. Notes were found in the file indicating that Ms. Hamilton

provided the insured with a cheque for \$15,000.00 in settlement of a mysterious disappearance of a ring even though there was no insurance policy in place.

**DISCIPLINE COMMITTEE'S DISPOSITION:**

The Panel heard from the owner of the brokerage, who led us through a list of clients who were serviced by Ms. Hamilton. In many cases, the brokerage became aware that there were problems with coverage only after the client had called the office. We also heard from the employee of the brokerage who became responsible for handling many of Ms. Hamilton's clients in her absence. The Panel found the witnesses offering testimony to be credible and forthcoming. Their testimony was supported by numerous documents entered into evidence, including copies of correspondence between numerous clients and Ms. Hamilton, Application for Insurance and pink slips issued by Ms. Hamilton. Accordingly, the Panel found Corinne Elizabeth Hamilton guilty of violating section 14(1) & 14(3) of the RIBO Code of Conduct. After hearing submissions from RIBO, the Panel decided to revoke the license of Ms. Hamilton. We also recommended to the Qualification and Registration Committee of RIBO that she not be allowed to seek re-instatement for a period of 5 years. The Panel determined that the matter be published in the RIBO Bulletin.