

# RIBO Bulletin

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**NOTICE:** There are no Decisions of the Discipline Committee for publication in this bulletin.

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**DISCLAIMER:** This publication includes information which is designed to heighten awareness of and minimize the risk of non-compliance with RIBO and other legislative requirements. The material presented does not establish, report or create the standard of care for brokers nor is the material a complete analysis of any of the topics covered. Readers should conduct their own due diligence, including where appropriate, seeking legal counsel with respect to their specific responsibilities.



Peter Blodgett  
President

When I last wrote to you, we were in the early stages of the pandemic. We finally appear to be slowly emerging from the worst of it. Most brokers, as an important part of the province's insurance ecosystem, have continued working through the challenges, finding ways to serve clients safely and efficiently.

For many of us, new practices are being developed and adopted. At RIBO, Council and staff have been similarly focused on serving stakeholders while working remotely. New practices and processes have been established to allow us the flexibility to work better remotely. These include:

- Our transition to online broker reviews, or spot checks. These have already proven to be effective and welcomed by the brokers.
- We are currently testing online Complaints meetings, utilizing Zoom. We have agreements from numerous Complaints Committee members to work with us to test the platform and ensure all are comfortable with the new approach.
- We have also begun planning for the possibility of online Discipline Hearings, as well as Qualification and Registration Hearings. This inception will require more in-depth research as there are many more rules surrounding these legal proceedings. That said, and as many of you may have heard recently, even the Supreme Court of Canada will transition to online hearings. With the right training, technology and processes, it can be done.
- We have commenced online licensing exams, a project that has been cumbersome and challenging, but absolutely necessary. That is a major development over where we were in March.
- We have implemented numerous technology improvements, including Office 365 with Teams as well as enhanced cyber security. This will ensure staff have access to the tools necessary to work remotely while minimizing potential security risks.

- Staff are also actively considering ways to reduce the amount of filings and submissions received by RIBO in paper form, and identifying ways to transition to a more digital working environment.

These are a few of the steps that have been taken since March to strengthen RIBO's operational capabilities. I am confident we are on a very positive track, not only for the pandemic era, but for the future as well.



Council recognizes the challenges brokers have faced during the crisis and, in recognition thereof, has decided to reduce the required Continuing Education for this year only. Accordingly:

- Principal Brokers and Deputy Principal Brokers: 8 hours (down from 10), including 1 hour ethics, 5 hours management, no personal skills courses may be applied. The remaining hours may be in the Management or Technical categories.
- All other licensed individuals: 6 hours (down from 8), including 1 hour ethics, three hours technical, maximum 2 hours personal skills.



On behalf of Council, I would like to acknowledge and appreciate the diligent efforts and effectiveness of all RIBO staff during the past three months of these unprecedented circumstances. Their ability to work through unforeseen challenges and collaborate so well as a team is impressive.

I hope you all have an enjoyable, healthy summer. I look forward to continuing our navigation of the new normal' in the months ahead!

# 2020-2021 RENEWAL PROCESS

**All renewals will be processed online only.** Each individual must have a current, unique and valid email address (not a common corporate email account). Without a unique and valid email address the online renewal process cannot be completed. **Please add the email domain "ribo.com" onto your email Safe Senders list or Address Book/Contacts.**

## The online renewal portal will be available on July 1, 2020.

It is the Principal Broker's responsibility to ensure that the renewal application form for the firm is properly completed and submitted. While it remains the responsibility of each individual member to ensure that his or her registration is renewed, Principal Brokers are expected to ensure that all individuals associated with the firm renew their registration and comply with the continuing education requirements.

## DEADLINE to renew for the 2020/2021 term is August 31, 2020.

The 2019/2020 licenses will expire on September 30, 2020. Any licenses not renewed by the expiry date will be lapsed and will be subject to a \$180 penalty fee, in addition to the registration and reinstatement fee, to reinstate the license.

### FIRMS:

The Principal Broker must login and complete the renewal application for each firm that they are the Principal Broker of. Please report and submit any changes in the registration to [registration@ribo.com](mailto:registration@ribo.com)

### 2020/2021 Annual Fee

<b>Sole Proprietors</b>	<b>\$430</b>
<b>Partnerships, Corporations, Consultants, MGA/Wholesaler</b>	<b>\$480</b>
<b>Non-Active Firms</b>	<b>\$180</b>

Individuals who have a non-active firm must separately complete and submit the renewal.

### INDIVIDUALS:

Each individual must login and complete the renewal application. **Please read and answer each question carefully.** Please report and submit any changes in the registration to [registration@ribo.com](mailto:registration@ribo.com)

<b>Active</b>	<b>\$180</b>
<b>Inactive</b>	<b>\$180</b>

To maintain an "inactive" status, individuals who are not employed or engaged in another business or employment must renew their registration and complete their continuing education requirement.

**Any individual who is currently employed or engaged in another business or occupation must resign the RIBO registration.**

## PAYMENT OPTIONS

### Individual Payment:

- The individual will pay for his/her own renewal by credit card.
- Individuals employed at firms on the **Bulk Renewal Payment** option will not be prompted for payment as the firm will have submitted payment.

### Firm Payment:

- Payment will be made under the Principal Broker login for all submitted individual renewals by credit card check-out process.

### Non-Active Firm Payment:

- Payment for the Non-Active firm will be made under the individual who is the Principal Broker of the firm by his/her own credit card.

We regret that refund requests received after **August 31, 2020** can no longer be honoured. Please note that refunds apply only to renewal fees for the next year and are not applicable to current year fees.



## QUALIFICATION & REGISTRATION COMMITTEE REPORT



Katie Mellor  
Chair

With the temperature warming up for the summer season, despite the recent challenges, we continue to support our community, clients, and each other with physical distancing.

We continue to adapt our learning by shifting from in-person training sessions to online training using a variety of online tools and platforms. I encourage everyone to utilize and benefit from the various resources especially when completing the continuing education requirements for this term.

The last few months have been unprecedented and as a result, the continuing education requirements for the term ending September 30, 2020 has been revised by 2 hours. Individuals requiring 8 hours will only require 6 hours and individuals requiring 10 hours will only require 8 hours for the October 1, 2019 to September 30, 2020 term. All individuals must comply with the category minimums, i.e. 1 hour in the Ethics category for all individuals, 3 hours in the Technical category if you are not a Principal Broker

and 5 hours in the Management for a Principal Broker, Deputy Principal Broker or Supervising Broker.

We are also pleased to introduce the option of an online exam. The online exams are subject to proctoring availability and dates for each monthly period will be announced when finalized. More information will be available in the coming weeks on the RIBO website.

During the last three months we reviewed 23 requests for secondary business exemptions. The exemption breakdown was as follows: 0 individuals were granted exemptions to sell financial products and 23 individuals were granted other secondary business exemptions.

**Wishing everyone an enjoyable happy summer and please continue to stay safe and healthy.**



## ADVANCE NOTICE

The 39th Annual Meeting of members of the Registered Insurance Brokers of Ontario will take place on **Thursday, November 5, 2020 at 1:30 p.m. at the Arcadian Loft, 401 Bay Street, Simpson Tower, 8<sup>th</sup> Floor, in downtown Toronto.** A voting information link will be sent out to all registered insurance brokers before mid-October. All registrants are eligible to attend and to vote on matters properly brought before the meeting.



## NOTICE OF ELECTION OF COUNCIL MEMBERS

Notice is hereby given that the annual election of council members will be held on **Monday, November 2, 2020** at which time three council members are to be elected for a term of three years.

Registrants have the opportunity to nominate candidates, including incumbents if they agree to have their names put forward for election to serve another term. Candidates for election will be divided into two streams - those from firms with 20 or more licensed individuals and those from firms with less than 20 licensed individuals. A nomination form with instructions is enclosed in this edition of the *Bulletin*. Eligibility for election is set out in RIBO By-law No. 21, Section 1 as follows:

1. Each person who is an individual member of the Corporation and,
  - (1) who is qualified to vote at an election of members of the Council;
  - (2) who is ordinarily resident in Ontario;
  - (3) who is nominated in accordance with section 8;
  - (4) who has not had a finding of professional misconduct, incompetence or incapacity against him or her by the applicable Committee in the three years preceding the date of nomination;
  - (5) who is not an employee of the Corporation and has not been an employee of the Corporation in the twelve months prior to the date of nomination;
  - (6) who is not in default in the payment of any fees;
  - (7) whose conduct is not the subject of a complaint referred to the Discipline Committee or the subject of disciplinary or incapacity proceedings before the applicable Committee; and,
  - (8) who holds a certificate of registration that is not subject to a term, condition or limitation arising from a professional misconduct, incompetence or incapacity matter and that has not been revoked or suspended in the six years before the date of nomination as a result of a professional misconduct, incompetence or incapacity proceeding;

is eligible to stand for election to the Council in accordance with this By-law.

Nominations, a brief biography (*under 110 words*) outlining professional qualifications and record of community service, and a photograph must be received in writing by the Director at the RIBO office no later than 4:00 p.m., **SEPTEMBER 1, 2020 (the first Tuesday in the month of September)**.

Each registered insurance broker will receive a link to the voting platform in mid-October which will contain the candidate nomination bio sheet and ballot. Bios will also be posted on our website.



## ADDITIONS & DELETIONS

To check the current registration status of a firm, please visit the RIBO website and click on [Broker/Brokerage Search](#).

# COUNCIL DIRECTORY

## Immediate Past President

### Scott Bell

AP Insurance Brokers Inc.  
1423 Upper Ottawa Street,  
Unit 11  
Hamilton, ON L8W 3J6  
Tel: (905) 389-2822  
Fax: (905) 389-5819  
[scottb@apont.ca](mailto:scottb@apont.ca)

## President

### Peter Blodgett

Darling Insurance & Realty Ltd.  
193 Aylmer Street  
P.O. Box 385  
Peterborough, ON K9J 6Z3  
Tel: (705) 742-4245, ext. 226  
[pblodgett@darlinginsurance.net](mailto:pblodgett@darlinginsurance.net)

## Vice-President

### Katie Mellor

Chris Mellor Insurance Brokers Ltd.  
303-1315 Lawrence Avenue East  
Toronto, ON M3A 3R3  
Tel: (416) 444-4405  
[katie@cmmins.ca](mailto:katie@cmmins.ca)

## Treasurer

### Hugh Fardy

Arthur J. Gallagher Canada Limited  
120 South Tower Centre Blvd.  
Markham, ON L6G 1C3  
Tel: (905) 752-8734, ext. 8734  
[Hugh\\_Fardy@ajg.com](mailto:Hugh_Fardy@ajg.com)

## Secretary

### Cathy York-Sloan

Josslin Insurance Brokers Limited  
118 Peel Street  
New Hamburg, ON N3A 1E3  
Tel: (613) 451-2904  
[yorksloan@icloud.com](mailto:yorksloan@icloud.com)

## ELECTED MEMBERS

### Jack Lee

BFL CANADA Risk and Insurance  
Services Inc.  
181 University Avenue,  
Suite 1700  
Toronto, ON M5H 3M7  
Tel: (416) 599-5530  
Fax: (416) 599-5458  
[jlee@bflcanada.ca](mailto:jlee@bflcanada.ca)

### Rose Cavaliere

Dawson & Keenan Insurance Ltd.  
432 Great Northern Road  
Suite 201  
Sault Ste. Marie, ON P6B 4Z9  
Tel: (705) 256-4086  
[rose@dawsonkeenanan.com](mailto:rose@dawsonkeenanan.com)

### George Longo

Towerhill Insurance Underwriters Inc.  
o/a Excess Underwriting  
7100 Woodbine Avenue  
Suite 320  
Markham, ON L3R 5J2  
Tel: (905) 479-8787  
[glongo@towerhillinsurance.ca](mailto:glongo@towerhillinsurance.ca)

### Royle Leung

BrokerTeam Insurance Solutions Inc.  
1550 16th Avenue, Building F,  
Unit 100  
Richmond Hill, ON L4B 3K9  
Tel: (905) 770-8828  
Fax: (905) 770-8851  
[royle.leung@brokerteam.ca](mailto:royle.leung@brokerteam.ca)

## PUBLIC MEMBERS

### Diane Scott

### Mariette Matos

### Rob Walters

### Teresa Rivero

P.O. Box 45  
401 Bay Street, Suite 1200  
Toronto, ON M5H 2Y4  
Tel: (416) 365-1900  
Fax: (416) 365-7664

# STAFF DIRECTORY

## Chief Executive Officer

Patrick Ballantyne  
[patrick@ribo.com](mailto:patrick@ribo.com)

## Executive Assistant

Lise Clements  
[lise@ribo.com](mailto:lise@ribo.com)

## Receptionist

Vera Raposo  
[vera@ribo.com](mailto:vera@ribo.com)

Sharon Fraser  
[sheron@ribo.com](mailto:sheron@ribo.com)

## Administration & Finance

### Director

Winston Koo  
[winston@ribo.com](mailto:winston@ribo.com)

### System Administrator

Gustavo Blandon  
[gustavo@ribo.com](mailto:gustavo@ribo.com)

### Registration/Data Entry

Valrie Bailey  
[valrie@ribo.com](mailto:valrie@ribo.com)

Irene Chung  
[irene@ribo.com](mailto:irene@ribo.com)

Christopher Thorn  
[christopher@ribo.com](mailto:christopher@ribo.com)

### Accounting

Erica Lo  
[erica@ribo.com](mailto:erica@ribo.com)

## Communications

### Communications Coordinator

Lise Clements  
[lise@ribo.com](mailto:lise@ribo.com)

## Complaints & Investigations

### Director

Tim Goff  
[tim@ribo.com](mailto:tim@ribo.com)

### Complaints Officer

Barbara Dalglish-Reid  
[barbara@ribo.com](mailto:barbara@ribo.com)

### Senior Investigators

Crystal Skyvington  
[crystal@ribo.com](mailto:crystal@ribo.com)

Arthur Kosikowski  
[arthur@ribo.com](mailto:arthur@ribo.com)

Michael Buck  
[michael@ribo.com](mailto:michael@ribo.com)

## Investigator

Jorge Guzman  
[jorge@ribo.com](mailto:jorge@ribo.com)

## Legal & Administrative Coordinator

Angela Daley  
[angela@ribo.com](mailto:angela@ribo.com)

## Compliance Coordinator

Diana Campoli  
[diana@ribo.com](mailto:diana@ribo.com)

## Senior Examiners

Debbie Lee  
[debbie@ribo.com](mailto:debbie@ribo.com)

Wendy Wu  
[wendy@ribo.com](mailto:wendy@ribo.com)

## Corporation Legal Services

### General Counsel

John Goldsmith  
[john@ribo.com](mailto:john@ribo.com)

### Legal Assistant

Angela Daley  
[angela@ribo.com](mailto:angela@ribo.com)

## Qualification & Registration

### Director

Vivian Lee  
[vivian@ribo.com](mailto:vivian@ribo.com)

### Licensing Coordinator

Tracy Cullen  
[tracy@ribo.com](mailto:tracy@ribo.com)

### Examination Coordinator

Laurie Reynolds  
[laurie@ribo.com](mailto:laurie@ribo.com)

### Administrative Assistant

Calvin Chan  
[calvin@ribo.com](mailto:calvin@ribo.com)

### Administrative Coordinator

Vivelyn Chiem  
[vivelyn@ribo.com](mailto:vivelyn@ribo.com)

RIBO Office: (416) 365-1900 or 1-800-265-3097 Fax: (416) 365-7664

P.O. Box 45, 401 Bay Street, Suite 1200, Simpson Tower, Toronto, ON M5H 2Y4

PLEASE VISIT OUR WEBSITE AT [WWW.RIBO.COM](http://WWW.RIBO.COM)

**RIBO** is the self-regulatory body for general insurance brokers in Ontario.



## 2020 NOMINATION FORM

### RIBO COUNCIL

Registered Insurance Brokers of Ontario  
P.O. Box 45, 401 Bay Street  
Suite 1200, Simpson Tower  
Toronto, ON M5H 2Y4

\_\_\_\_\_, Registration # \_\_\_\_\_, who is \_\_\_\_\_  
(Nominee's Name) (Position)

of \_\_\_\_\_, Registration # \_\_\_\_\_, which employs

☐ Twenty or more individual members\* ☐ Less than 20 individual members  
is hereby nominated as a candidate for the election to RIBO Council.

*The RIBO registered nominators are as follows (minimum 15 nominators required):*

Signature	Name (print)	Reg. #	Employer (print)
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____
6. _____	_____	_____	_____
7. _____	_____	_____	_____
8. _____	_____	_____	_____
9. _____	_____	_____	_____
10. _____	_____	_____	_____
11. _____	_____	_____	_____
12. _____	_____	_____	_____
13. _____	_____	_____	_____
14. _____	_____	_____	_____
15. _____	_____	_____	_____

I hereby consent to the above nomination.

\_\_\_\_\_  
(Signature of Nominee) (Date)