

**In the Matter of**  
**The *FINANCIAL INSTITUTIONS ACT***  
**(RSBC 1996, c. 141)**  
(the “Act”)  
**and**  
**The INSURANCE COUNCIL OF BRITISH COLUMBIA**  
(“Council”)  
**and**  
**LONNY QUENTIN LADOUCEUR**  
(the “Licensee”)

**NOTICE OF HEARING**

**WHEREAS** on March 10, 2026, Council made an intended decision, pursuant to sections 231 and 241.1 of the Act regarding allegations that the Licensee failed to comply with the Act, the Council Rules, and Council’s Code of Conduct (the “Intended Decision”).

**WHEREAS** on March 30, 2026, Council provided the Licensee with written reasons and notice of the Intended Decision pursuant to section 237(2) of the Act.

**WHEREAS** on March 31, 2026, the Licensee requested a hearing before Council to dispute the Intended Decision pursuant to section 237(3) of the Act.

**TAKE NOTICE** that Council will hold a virtual two-day hearing on **June 26 and 29, 2026** commencing on each day at **9:30 a.m.**, to determine:

1. Whether the Licensee breached section 231(1)(c) of the Act, Council Rules 7(3) and/or 7(8) and/or the Council’s Code of Conduct (the “Code”) section 3 (“Trustworthiness”), section 4 (“Good Faith”), section 7 (“Usual Practice: Dealing with Clients”), section 8 (“Usual Practice: Dealing With Insurers”), and/or section 12 (“Dealing with the Insurance Council of British Columbia “) by:
  - (a) making false and/or material misstatements and/or misrepresentations on his insurance licence application with Council or in reply to an inquiry by Council;
  - (b) failing to disclose to Council that the Licensee was the subject of an investigation by another regulatory body; and
  - (c) acting contrary to the usual practice of business of insurance in the Licensee’s dealings with clients and insurers

2. Whether based on the reciprocal enforcement guidelines, the conduct of the Licensee addressed in an Alberta Insurance Council decision dated May 2, 2025, demonstrates a breach of the Code related to trustworthiness, good faith, and/or the usual practice of dealings with clients and insurers.
3. Whether the Licensee should be subject to any disciplinary or other action in the circumstances; and if so, whether Council should do one or more of the following in accordance with sections 231 or 241.1 of the Act:
  - (a) fine the Licensee an amount not more than \$25,000;
  - (b) cancel or suspend the Licensee's license for a period of time to be determined by Council;
  - (c) attach conditions to the Licensee's license or amend any conditions attached to the license;
  - (d) require the Licensee to pay the costs of Council's investigation and/or of this hearing; and
  - (e) take any other measures that Council deems appropriate.

**AND FURTHER TAKE NOTICE** that the Licensee may be represented by legal counsel at the hearing, make submissions, and lead evidence. Failure to attend the hearing may result in Council making a determination in the Licensee's absence. Council is required, in accordance with section 239 of the Act, to have its hearing open to the public. As such, if any member of the public is interested in attending this virtual hearing, please contact Council's staff lawyer Shahhin Kuric at [skuric@insurancecouncilofbc.com](mailto:skuric@insurancecouncilofbc.com) for information on how to do so.

Dated in Comox, British Columbia on the **16<sup>th</sup> day of June, 2026**

  
Barbara Price, Chair of the Hearing Committee  
Insurance Council of British Columbia

- cc. Lonny Quentin Ladouceur  
David T. McKnight, counsel for the Insurance Council of British Columbia  
Superintendent of Financial Institutions, British Columbia Financial Services Authority