

**In the Matter of**

**The *FINANCIAL INSTITUTIONS ACT*  
(RSBC 1996, c.141)  
(The “Act”)**

**and**

**The INSURANCE COUNCIL OF BRITISH COLUMBIA  
(“Council”)**

**and**

**GREGORY MACKAY HICKS  
(the “Licensee”)**

**DECISION AND ORDER  
UNDER SECTIONS 231 & 238 OF THE ACT**

**WHEREAS** the Licensee currently holds a life and accident and sickness insurance agent (“life agent”) licence, and has completed his 2017 annual filing;

**AND WHEREAS** Council has made several attempts to communicate with the Licensee, through voicemail messages, email, and written correspondence, requesting information related to his suitability as a life agent;

**AND WHEREAS** the Licensee has not adequately responded to Council’s attempts to contact him;

**AND WHEREAS** on September 13, 2017, and October 20, 2017, Council correspondence was sent to the Licensee’s service address with a deadline of November 14, 2017, to provide the requested information;

**AND WHEREAS** on November 14, 2017, the Licensee was granted a 14 day extension, but failed to provide the information;

**AND WHEREAS** Council has determined that the Licensee has refused or neglected to make a prompt reply to an inquiry from Council as required under section 231 of the Act, thereby bringing his suitability to hold a life agent licence into question;

**AND WHEREAS** Council has determined that it is not in the public interest to allow the Licensee to continue to engage in the life insurance business as a life agent until such time as the Licensee has replied to Council's inquiry and Council has considered his reply;

**AND WHEREAS** Council considers the length of time required to hold a hearing would be detrimental to the due administration of the Act;

**THEREFORE**, pursuant to section 231 and 238 of the Act, Council orders that the Licensee's life agent licence is suspended effective the date of this order, until such time as the Licensee has replied to Council's inquiry and Council has considered his reply.

**TAKE NOTICE** that pursuant to section 238 of the Act, the Licensee has the right to require a hearing on this order before Council by delivering written notice within 14 days of receipt of this order to Council at Suite 300, 1040 West Georgia Street, Vancouver, British Columbia, V6E 4H1; alternatively, the Licensee may appeal this order to the Financial Services Tribunal.

Dated in Vancouver, British Columbia, on the **28<sup>th</sup> day of March, 2018**.



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Michael Connors, CIP, CRM  
Chairperson, Insurance Council of British Columbia