

**In the Matter of the**  
**FINANCIAL INSTITUTIONS ACT, RSBC 1996, c 141**  
(the “Act”)  
**and the**  
**INSURANCE COUNCIL OF BRITISH COLUMBIA**  
(“Council”)  
**and**  
**EVELYN YAP WONG**  
(the “Licensee”)

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

**WHEREAS** the Licensee currently holds a life and accident and sickness insurance (“life agent”) licence that has been inactive since 2011;

**AND WHEREAS** pursuant to Council Rule 7(5):

*A licensee must meet the requirements of the continuing education program established by Council, as amended from time to time.*

**AND WHEREAS** pursuant to section 232 of the Act, Council conducted an investigation to determine if the Licensee had fulfilled her continuing education (“CE”) requirements for her class of licence for the licence years 2015, 2016, and 2017;

**AND WHEREAS** Council has determined on the basis of its investigation that the Licensee failed to fulfil her CE requirements for the licence years 2015, 2016, and 2017, and is thereby in breach of Council Rule 7(5);

**AND WHEREAS** Council has determined that the Licensee’s failure to take continuing education for more than three years combined with her more than six years of not engaging in insurance business as a life agent, brings into question her competency and ultimately her suitability to continue to hold a life agent licence;

**AND WHEREAS** Council considers it to be in the public interest to suspend the Licensee’s life agent licence and attach conditions pursuant to sections 231 and 238 of the Act;

**AND WHEREAS** Council considers the length of time required to hold a hearing in this matter would be detrimental to the due administration of the Act and the interest of the public;

**NOW THEREFORE**, pursuant to sections 231 and 238 of the Act, Council orders that:

1. the Licensee's life agent licence is suspended for one year from the date of this Order;
2. a condition is imposed on the Licensee's life agent licence that requires the Licensee to do the following within one year from the date of this Order otherwise her life agent licence is automatically cancelled:
  - a) successfully retake the Life Licence Qualification Program ("LLQP") and Council's LLQP qualifying exam;
  - b) successfully complete the Council Rules Course;
  - c) make up the missing CE credits for her life agent licence for the licence years 2015, 2016, and 2017; and
  - d) make up any missing CE credits for her life agent licence for the licence years 2013 and 2014;
3. a condition is imposed on the Licensee's life agent licence that requires the Licensee to be supervised by a life agent supervisor, as approved by Council, until such time as the Licensee has accumulated an additional two years of active licensing.

**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 **5<sup>th</sup> day of July, 2018**.



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Ken Kukkonen  
Chairperson, Insurance Council of British Columbia