

**In the Matter of the**  
***FINANCIAL INSTITUTIONS ACT, RSBC 1996, c 141***  
**(the “Act”)**  
  
**and the**  
  
**INSURANCE COUNCIL OF BRITISH COLUMBIA**  
**(“Council”)**  
  
**respecting**  
  
**GARRETT AGENCIES LTD.**  
**(the “Agency”)**  
  
**and**  
  
**JOHN RICHARD GARRETT**  
**(the “Nominee”)**

**ORDER**

As Council made an intended decision on April 10, 2018, pursuant to sections 231 and 236 of the Act;

As Council, in accordance with section 237 of the Act, wrote to the Nominee on May 18, 2018 providing written reasons and notice of the intended decision; and

As the Nominee has not requested a hearing of Council’s intended decision within the time period provided by the Act;

Under authority of sections 231 and 236 of the Act, Council orders:

1. The Agency is fined \$2,000.00;
2. A condition is imposed on the Nominee’s life and accident and sickness insurance licence requiring him to successfully complete the Council Rules Course available through Advocis no later than **September 17, 2018**. If the Nominee does not complete the Council Rules Course by this date, the Nominee’s life and accident and sickness insurance licence will be suspended as of **September 18, 2018** without further action from Council and the Nominee will not be permitted to complete any subsequent annual filings until such time as the Council Rules Course is successfully completed; and
3. A condition is imposed on the Agency’s life and accident and sickness insurance licence requiring the Agency to pay the above-ordered fine no later than **September 17, 2018**. If the Agency does not pay the ordered fine in full

Order  
Garrett Agencies Ltd. and John Richard Garrett  
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by this date, the Agency's life and accident and sickness insurance licence will be suspended as of **September 18, 2018** without further action from Council and the Agency will not be permitted to complete any subsequent annual filings until such time as the ordered fine is paid in full.

This order takes effect on the **19<sup>th</sup> day of June, 2018**.



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Ken Kukkonen  
Chairperson, Insurance Council of British Columbia