

In the Matter of

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

and

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

and

**AMRIT SINGH SIDHU**  
(the “Licensee”)

and

**DALJIT SINGH SIDHU**  
(the “Nominee”)

and

**S&S INSURANCE SERVICES LTD.**  
(the “Agency”)

**AMENDED NOTICE OF HEARING**

**WHEREAS** on October 12, 2023, Council made an Intended Decision, pursuant to sections 231, 236, and 241.1 of the Act regarding allegations that the Licensee, the Nominee and the Agency, failed to comply with the Act, the Council Rules and Code of Conduct

**WHEREAS** on October 12, 2023, Council provided the Licensee, the Nominee, and the Agency with written reasons and notice of the Intended Decision pursuant to section 237(2) of the Act.

**WHEREAS** on November 9, 2023, the Licensee, the Nominee, and the Agency 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 five-day hearing on **Monday, December 2, 2024 through Friday, December 6, 2024**, commencing on each day at **9:30 a.m.**, to determine:

1. Whether the Licensee breached Council Rule 7(8), section 5 (“Competence”); section 7 (“Usual Practice: Dealing with Clients”); and section 8 (“Usual Practice: Dealing With Insurers”) of the Code of Conduct by:
  - (a) failing to provide full policy wording and a full accounting of premiums after a client requested such documents be produced;
  - (b) failing to provide evidence of insurance coverage when required;
  - (c) failing to disclose information relevant to the client’s insurance needs;
  - (d) providing written notice to clients that insurance coverage was placed and offering terms under a policy that were not authorized by the insurer;
  - (e) providing a cover note purporting to bind an insurer that was not authorized by the insurer;
  - (f) failing to properly place insurance as instructed;
  - (g) failing to adhere to the authority granted by an insurer;
  - (h) acting contrary to the usual practice of the business of insurance in their dealings with a client; or
  - (i) in any other manner.
  
2. Whether the Nominee breached Council Rules 7(6) and 7(8), section 5 (“Competence”); section 7 (“Usual Practice: Dealing with Clients”); and section 8 (“Usual Practice: Dealing With Insurers”) of the Code of Conduct by:
  - (a) failing to provide full policy wording and full accounting of premiums after a client requested such documents be produced;
  - (b) failing to provide evidence of insurance coverage when required;
  - (c) failing to disclose information relevant to the client’s insurance needs;
  - (d) failing to have proper and adequate policies, procedures and systems in place;
  - (e) failing to properly manage the business aspects of an agency;
  - (f) providing written notice to clients that insurance coverage was placed and offering terms under a policy that were not authorized by the insurer;
  - (g) providing a cover note purporting to bind an insurer that was not authorized by the insurer;
  - (h) failing to properly place insurance as instructed;
  - (i) failing to adhere to the authority granted by an insurer;

- (j) acting contrary to the usual practice of the business of insurance in their dealings with a client; or
  - (k) in any other manner.
3. Whether the Agency breached Council Rule 7(8), section 5 (“Competence”); section 7 (“Usual Practice: Dealing with Clients”); and section 8 (“Usual Practice: Dealing With Insurers”) of the Code of Conduct by:
- (a) failing to provide full policy wording and full accounting of premiums after a client requested such documents be produced;
  - (b) failing to provide evidence of insurance coverage when required;
  - (c) failing to disclose information relevant to the client’s insurance needs;
  - (d) failing to have proper and adequate policies, procedures and systems in place;
  - (e) providing written notice to clients that insurance coverage was placed and offering terms under a policy that were not authorized by the insurer;
  - (f) providing a cover note purporting to bind an insurer that was not authorized by the insurer;
  - (g) failing to properly place insurance as instructed;
  - (h) failing to adhere to the authority granted by an insurer;
  - (i) acting contrary to the usual practice of the business of insurance in their dealings with a client; or
  - (j) in any other manner.
4. Whether the Licensee, the Nominee, and the Agency 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, 236, or 241.1 of the Act:
- (a) fine the Licensee an amount not more than \$25,000;
  - (b) fine the Agency an amount not more than \$50,000;
  - (c) attach conditions to the Licensee’s licence or amend any conditions attached to the licence;
  - (d) attach conditions to the Agency’s licence or amend any conditions attached to the licence;
  - (e) attach conditions to the Nominee’s licence or amend any conditions attached to the licence;

- (f) require the Licensee to take courses;
- (g) require the Licensee, the Nominee, and the Agency, jointly and severally, to pay the costs of Council's investigation and/or of this hearing; and
- (h) take any other measures that Council deems appropriate.

**AND FURTHER TAKE NOTICE** that the Licensee, Nominee, and Agency 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, Nominee's and/or Agency'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 Asiaee at [sasiaee@insurancecouncilofbc.com](mailto:sasiaee@insurancecouncilofbc.com) for information on how to do so.

Dated in Vancouver, British Columbia on the **15<sup>h</sup> day of July, 2024.**



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Nicole Federucci, Chair of the Hearing Committee  
Insurance Council of British Columbia

- cc. David T. McKnight, counsel for the Insurance Council of British Columbia  
Superintendent of Financial Institutions, British Columbia Financial Services Authority  
Wally Opal, K.C., counsel for the Licensee, Nominee and Agency