

In the Matter of the

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

and the

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

and

**CLAYTON DANIEL SNOW**  
**(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 in British Columbia, and has been licensed in British Columbia since 2010;

**AND WHEREAS** on December 6, 2021, Council issued an intended decision to the Licensee, following an investigation into alleged misconduct (the “Enforcement Matter”);

**AND WHEREAS** on December 9, 2021, the Licensee informed Council that he wanted a hearing to be held by Council in regard to the Enforcement Matter, as allowed by section 237(3)(b) of the Act;

**AND WHEREAS** Council has attempted to schedule a hearing within a reasonable time, in accordance with section 237(4) of the Act, but the Licensee has not provided dates on which he is available for a hearing within a reasonable time of his request for the same;

**AND WHEREAS** Council considers the Licensee to be intentionally avoiding resolution of the Enforcement Matter within a reasonable time;

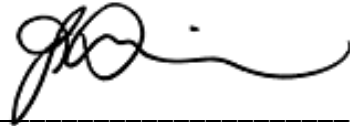
**AND WHEREAS** the allegations against the Licensee raise concerns for Council about the Licensee’s dealings with clients, to the extent that Council determines it to be contrary to its mandate and the public interest for the Licensee to continue conducting insurance business until the Enforcement Matter has been resolved;

Decision and Order under Sections 231 & 238 of the Act  
Clayton Daniel Snow  
LIC-179202C124766R1, COM-2019-00317  
April 29, 2022  
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**NOW THEREFORE** Council orders that the Licensee's Life Agent licence is suspended pursuant to sections 231 and 238 of the Act, effective the date of this order, until a determination has been reached by Council on all matters at issue in respect of the Licensee's conduct;

**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 1400, 745 Thurlow Street, Vancouver, British Columbia, V6E 0C5; alternatively, the Licensee may appeal this order to the Financial Services Tribunal.

Dated in Vancouver, British Columbia, on the **29<sup>th</sup> day of April, 2022.**

A handwritten signature in black ink, appearing to read 'Janet Sinclair', written over a horizontal line.

Janet Sinclair, Executive Director  
Insurance Council of British Columbia