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Sessional Paper No. **163**
1st Session, 41st Parliament
Tabled JAN 15 2015
Tabling Clerk: lw

MEMORANDUM

Date: April 5, 2005

To: The Honourable Greg Sorbara
Minister of Finance

From: Bryan P. Davies
Chief Executive Officer and
Superintendent of Financial Services

Re: Report of the Superintendent 2003-2004
Registered Insurance Brokers of Ontario (RIBO)

I have completed an examination of the affairs of the Registered Insurance Brokers of Ontario (RIBO) for the period ended July 31, 2004 as required by subsection 10(2) of the *Registered Insurance Brokers Act*, R.S.O. 1990, chapter R.19. The examination included such tests, enquiries and other procedures as were deemed necessary to determine whether RIBO is satisfying its responsibilities under the Act, as reported in RIBO's annual report 2003-2004.

Based on the examination, I believe the RIBO annual report 2003-2004 gives a fair representation of its operations and activities for the year under review. I am satisfied that RIBO is fulfilling its mandate under the Act.


Bryan P. Davies
Chief Executive Officer and
Superintendent of Financial Services

