

**REGARDING** the *Insurance Act*, R.S.O. 1990, c.I.8, as amended, in particular sections 441.1, 441.2 and 441.3 (the “Act”);

**AND REGARDING** Elicia Anandi Singh

### **ADMINISTRATIVE MONETARY PENALTY ORDER**

Elicia Anandi Singh (“Ms. Singh”) is a licensed insurance agent (licence #12125606) under the Act.

On November 26, 2018, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal to Impose an Administrative Monetary Penalty (the “Notice of Proposal”) to Ms. Singh in the amount of \$1,750 for failing to have errors and omissions insurance for a period of approximately 14 months, contrary to section 13 of Ontario Regulation 347/04.

The Notice of Proposal was delivered by regular and registered mail on December 4, 2018. Ms. Singh had 15 days from the day the Notice of Proposal was given to request a hearing before the Financial Services Tribunal (the “Tribunal”).

On December 27, 2018, the Registrar of the Tribunal confirmed that Ms. Singh did not request a hearing.

Pursuant to subsection 441.3(7) of the Act, the Superintendent makes the following order.

### **ORDER**

**An administrative monetary penalty in the amount of \$1,750 is hereby imposed on Elicia Anandi Singh.**

TAKE NOTICE THAT Elicia Anandi Singh will be receiving shortly an invoice from Ontario Shared Services, a part of the Ministry of Government and Consumer Services, with information as to where and how to make the payment. Ms. Singh

must pay the administrative monetary penalty no later than 30 days after the date of the invoice.

If you fail to pay the administrative monetary penalty in accordance with the terms of this Order, the Superintendent may file the Order with the Superior Court of Justice and the Order may be enforced as if it were an order of the court. An administrative monetary penalty that is not paid in accordance with the terms of an order imposing the penalty is a debt due to the Crown and is enforceable as such.

**DATED** at Toronto, Ontario on the date of \_\_\_\_\_, 2019.

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Executive Director, Licensing & Market Conduct Division  
By Delegated Authority from  
The Superintendent of Financial Services