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**IN THE MATTER OF** the *Insurance Act*, R.S.O. 1990, c. I.8., as amended (the “Act”), in particular sections 392.5, 407.1, 444.2 and 441.3;

**AND IN THE MATTER OF** Joseph Viveiros (“Viveiros”).

### **ORDER TO REVOKE LICENCE AND IMPOSE ADMINISTRATIVE PENALTIES**

Viveiros is licensed as an insurance agent (licence # 94014240) under the Act.

On September 10, 2021, pursuant to sections 407.1 and 441.3 of the Act, and by delegated authority from the Chief Executive Officer of the Financial Services Regulatory Authority of Ontario (the “Chief Executive Officer”), the Director, Litigation and Enforcement (the “Director”) issued a Notice of Proposal to revoke the insurance agent licence issued to Viveiros under the Act and to impose an administrative penalty of \$14,000 for knowingly making a false or misleading statement(s) and for unfair acts or practices, contrary to sections 439 and 447(2) of the Act.

The Notice of Proposal was delivered to Viveiros on September 20, 2021. Sections 407.1 and 441.3 of the Act provide that any person on whom a Notice of Proposal is served has fifteen (15) days after the Notice of Proposal is received to request a hearing by the Financial Services Tribunal (the “Tribunal”).

On October 6, 2021, the Registrar of the Tribunal confirmed that Viveiros did not request a hearing by the Tribunal in accordance with sections 407.1 or 441.3 of the Act. Therefore, pursuant to sections 407.1 and 441.3 of the Act, the Director makes the following order.

## ORDER

**The insurance agent licence (licence #94014240) issued to Joseph Viveiros is hereby revoked, for the reasons set out in the Notice of Proposal.**

**An administrative penalty in the amount of \$14,000 is hereby imposed on Joseph Viveiros, for the reasons set out in the Notice of Proposal.**

**TAKE NOTICE THAT** the Financial Services Regulatory Authority of Ontario will deliver an invoice to Joseph Viveiros with information as to where and how to pay the administrative penalty. Joseph Viveiros must pay the administrative penalty no later than thirty (30) days after the date of the invoice.

If Joseph Viveiros fails to pay the administrative penalty in accordance with the terms of this Order, the Chief Executive Officer 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 penalty that is not paid in accordance with the terms of the order imposing the penalty is a debt due to the Crown and is enforceable as such.

**DATED** at Toronto, Ontario, October 8, 2021.

Elissa Sinha  
Director, Litigation and Enforcement

By delegated authority from the Chief Executive Officer

Si vous désirez recevoir cet avis en français, veuillez nous envoyer votre demande par courriel immédiatement à : [contactcentre@fsrao.ca](mailto:contactcentre@fsrao.ca).