
IN THE MATTER OF the *Insurance Act*, R.S.O. 1990, c. I.8, as amended (the “Act”), in particular sections 392.4, 392.5, 407.1, 441.2 and 441.3;

AND IN THE MATTER OF Ashley Kristin Pawliw (“Pawliw”).

**ORDER TO SUSPEND LICENCE
and IMPOSE ADMINISTRATIVE PENALTIES**

Pawliw is licensed as an insurance agent (licence # 16151487) under the Act.

On August 26, 2021, 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 suspend the insurance agent licence issued to Pawliw for a period of one (1) year and impose an administrative penalty of \$20,000 on Pawliw for making false and misleading representations to an insurer in order to obtain payment contrary to subsection 447(2)(a.3) of the Act and making false and misleading statements in soliciting or registering insurance contrary to subsection 17(c) of O. Reg. 347/04.

The Notice of Proposal was delivered to Pawliw on August 27, 2021. Sections 407.1(3) and 441.3(5) of the Act provide that any person on whom a Notice of Proposal is delivered has fifteen (15) days after the Notice of Proposal is received to request a hearing by the Financial Services Tribunal (the “Tribunal”).

On October 8, 2021, the Registrar of the Tribunal confirmed that Pawliw did not request a hearing by the Tribunal in accordance with sections 407.1(3) and 441.3(5) of the Act respecting the Notice of Proposal. Therefore, pursuant to sections 407.1(7) and 441.3(7) of the Act, the Director makes the following order.

ORDER

The insurance agent licence (licence # 16151487) issued to Ashley Kristin Pawliw is hereby suspended for a period of one (1) year from the date of this order, for the reasons set out in the Notice of Proposal.

An administrative penalty in the amount of \$20,000 is hereby imposed on Ashley Kristin Pawliw, for the reasons set out in the Notice of Proposal.

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

If Ashley Kristin Pawliw 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 an order imposing the penalty is a debt due to the Crown and is enforceable as such.

DATED at Toronto, Ontario, October 26, 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.