





**IN THE MATTER OF** the *Insurance Act,* RSO 1990, c. I.8, as amended (the "Act"), in particular sections 392.4 and 407.1;

AND IN THE MATTER OF Steven Howell (the Licensee).

## ORDER TO REFUSE TO RENEW LICENCE

On November 21, 2020, the Licensee submitted an application to renew their insurance agent licence (licence # 16156105) under the Act.

On January 21, 2021, and by delegated authority from the Chief Executive Officer of the Financial Services Regulatory Authority of Ontario (the "Chief Executive Officer"), the Senior Manager, Licensing Compliance (the "Manager") issued a Notice of Proposal to Refuse to Renew Licence.

A Request for Hearing (Form 1), dated February 5, 2021, was delivered to the Financial Services Tribunal (the "Tribunal") in accordance with section 407.1(3) of the Act respecting the Notice of Proposal.

On November 9, 2021, the Tribunal concluded that reasonable cause has not been established for the Licensee's failure to attend at the hearing and that their Request for Hearing was dismissed without further hearing. The CEO was ordered to carry out the Notice of Proposal to refuse to renew the Licensee's insurance agent licence. Therefore, pursuant to section 407.1(4) of the Act, the Manager makes the following order.

## ORDER

The renewal of the insurance agent licence (licence # 16156105) issued to Steven Howell is hereby refused, for the reasons set out in the Notice of Proposal.

<b>DATED</b> at Toronto, Ontario,	November 19	, 2021.
Jelena Pejic		
Senior Manager, Licensing Co	ompliance	

By delegated authority from the Chief Executive Officer

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