

**IN THE MATTER OF** the *Insurance Act*, R.S.O. 1990, c.I.8, as amended (the “Act”), in particular section 441.4;

**AND IN THE MATTER OF** Harvinder Kaur

### **ORDER IMPOSING SUMMARY ADMINISTRATIVE PENALTY**

Harvinder Kaur is licensed as a life insurance agent (licence # 18165142) under the Act.

The Senior Manager, Life & Health Insurance Agents (the “Senior Manager”) is satisfied that Harvinder Kaur failed to complete the required 30 hours of continuing education credits, contrary to section 14 of Ontario Regulation 347/04.

In a letter dated April 5, 2022, Harvinder Kaur was advised that pursuant to section 441.4(1) 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 Senior Manager intends to impose an administrative penalty in the amount of \$1,000 on Harvinder Kaur for contravening section 14 of Ontario Regulation 347/04 (the “Notice Letter”). The Notice Letter provided that Harvinder Kaur had an opportunity to make written submissions with respect to the imposition of the administrative penalty by April 22, 2022. Harvinder Kaur did not make written submissions.

Pursuant to section 441.4(1) of the Act, section 14 of Ontario Regulation 347/04, and by delegated authority from the Chief Executive Officer, the Senior Manager makes the following order:

## ORDER

**A summary administrative penalty in the amount of \$1,000 is hereby imposed on Harvinder Kaur.**

**TAKE NOTICE THAT** the Financial Services Regulatory Authority of Ontario will deliver an invoice to Harvinder Kaur, with information as to where and how to pay the administrative penalty.

If Harvinder Kaur 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, \_\_\_\_\_, 2022

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Robert Prior  
Senior Manager, Life & Health Insurance Agents

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).