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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 392.4, 392.5, and 407.1;

**AND IN THE MATTER OF** John Willoughby (“Willoughby”).

### **ORDER TO REFUSE TO RENEW LICENCE**

Willoughby is licensed as a life insurance and accident and sickness agent (licence #94016479) under the Act.

On February 12, 2018, the Superintendent of Financial Services (“Superintendent”) of the Financial Services Commission of Ontario (“FSCO”) issued a Notice of Proposal to revoke the insurance agent licence issued to Willoughby.

A Request for Hearing (Form 1), dated March 12, 2018 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 April 17, 2018, Willoughby submitted an application to renew his licence.

On June 8, 2019, the Financial Services Regulatory Authority of Ontario assumed the regulatory duties of the FSCO, and the Chief Executive Officer of the Financial Services Regulatory Authority of Ontario (the “Chief Executive Officer”) assumed the regulatory duties of the Superintendent, under the Act.

On May 2, 2022, Willoughby withdrew the Request for Hearing, and, on May 2, 2022, the Tribunal closed its file in respect of this matter. Therefore, pursuant to section 407.1(7), the Senior Manager, Licensing Compliance, by the delegated authority from the Chief Executive Officer, makes the following order.

## ORDER

**The renewal of the life insurance and accident and sickness agent licence (licence # 94016479) issued to John Willoughby is hereby refused, for the reasons set out in the Notice of Proposal.**

**DATED** at Toronto, Ontario, May 11, 2022

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Jelena Pejic  
Senior Manager, Licensing Compliance

By delegated authority from the Chief Executive Officer

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