
IN THE MATTER OF the *Insurance Act*, R.S.O. 1990, c. I.8, as amended (the “Act”), in particular sections 441, 441.2 and 441.3;

AND IN THE MATTER OF Sobenna Green (“Green”).

**COMPLIANCE ORDER and
ORDER IMPOSING ADMINISTRATIVE PENALTIES**

Green is not and never has been licensed under the Act.

On November 4, 2022, 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 make a compliance order requiring Green:

- i. to cease acting as an insurance agent, including the advertising, soliciting, offering, and sale of automobile insurance;
- ii. to cease charging a premium allowance or fee other than as stipulated in a contract of insurance; and
- iii. to cease making false or misleading statements or representations to an insurer;

and to impose four impose administrative penalties on Green in the total amount of \$50,000 as follows:

- (i) \$20,000 for acting as an agent without being licensed, contrary to subsection 2(1) of O. Reg. 347/04;
- (ii) \$20,000 for charging unstipulated fees, contrary to subsection 1(8) of O. Reg. 7/00;
- (iii) \$5,000 for making false or misleading statements or representations to an insurer, contrary to paragraph 447(2)(a.1) of the Act; and
- (iv) \$5,000 for furnishing false, misleading or incomplete information to FSRA, contrary to paragraph 447(2)(a) of the Act;

The Notice of Proposal was delivered to Green on November 12, 2022. Sections 441(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 December 1, 2022, the Assistant Registrar of the Tribunal confirmed that Green did not request a hearing by the Tribunal in accordance with sections 441(3) and 441.3(5) of the Act. Therefore pursuant to sections 441(7) and 441.3(7) of the Act, the Director makes the following order.

ORDER

Administrative penalties in the total amount of \$50,000 are hereby imposed on Sobenna Green, for the reasons set out in the Notice of Proposal.

For the reasons set out in the Notice of Proposal, it is hereby ordered that Sobenna Green:

- a. Cease acting as an insurance agent, including the advertising, soliciting, offering, and sale of automobile insurance;**
- b. Cease charging a premium allowance or fee other than as stipulated in a contract of insurance; and**
- c. Cease making false or misleading statements or representations to an insurer.**

TAKE NOTICE THAT the Financial Services Regulatory Authority of Ontario will deliver an invoice to Sobenna Green with information as to where and how to pay the administrative penalties. Sobenna Green must pay the administrative penalties no later than thirty (30) days after the order is issued.

If Sobenna Green fails to pay the administrative penalties 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, December 20, 2022

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.