
IN THE MATTER OF the *Insurance Act*, R.S.O. 1990, c. I.8, as amended (the “Act”), in particular sections 392.4, 407.1, and 441.4;

AND IN THE MATTER OF Manpreet Kaur Dhillon.

**ORDER TO REFUSE TO RENEW LICENCE AND CONFIRM SUMMARY
ADMINISTRATIVE PENALTY ORDER**

Manpreet Dhillon (“Dhillon”) was licensed as a Life Insurance and Accident Sickness Insurance Agent (licence #17161496) under the Act. Dhillon’s licence expired on August 24, 2023.

On April 4, 2023, pursuant to section 441.4(1) of Insurance Act, R.S.O. 1990, c. I.8, as amended, and by delegated authority from the Chief Executive Officer of the Financial Services Regulatory Authority of Ontario (the “Chief Executive Officer”), the Senior Manager, Life & Health Insurance Agents, Market Conduct (the “Senior Manager”), issued an Order imposing a summary administrative penalty in the total amount of \$1,000 on Dhillon for failure to complete at least 30 hours of Continuing Education credits, contrary to section 14 of Ontario Regulation 347/04.

A Notice of Appeal (Form 2), dated May 3, 2023, was delivered to the Financial Services Tribunal (the “Tribunal”) in accordance with section 441.4(4) of the Act respecting the Order.

On August 16, 2023, Dhillon submitted an application to renew their life insurance agent licence and accident and sickness insurance agent licence under the Act.

On September 1, 2023, by delegated authority from the Chief Executive Officer of the Financial Services Regulatory Authority of Ontario (the “Chief Executive Officer”), the Director, Litigation & Enforcement (the “Director”) issued a Notice of Proposal to refuse to renew the insurance agent licence and accident and sickness insurance agent licence issued to Dhillon.

A Request for Hearing (Form 1), dated September 1, 2023, was delivered to the Financial Services Tribunal (the “Tribunal”) in accordance with section 407.1(3) of the Act respecting the Notice of Proposal.

The Tribunal consolidated the above two proceedings under Rule 15.05 of the Tribunal’s Rules of Practice and Procedures as follows:

1. proceeding (I0986-2023) commenced by the Applicant through a Notice of Appeal challenging the Order imposing a \$1,000 summary administrative penalty; and
2. proceeding (I1001-2023) commenced by the Applicant through a Request for Hearing challenging the NOP refusing to renew Dhillon's licence.

The Tribunal held an oral hearing to address the consolidated proceedings on April 23, and 24, 2024.

On May 24, 2024, the Tribunal, in its Reasons for Decision (the "Decision"), upheld the Order requiring Dhillon to pay the \$1,000 summary administrative penalty and directed the Chief Executive Officer to carry out the Notice of Proposal to refuse to renew Dhillon's licence.

ORDER

Manpreet Kaur Dhillon is required to pay the \$1,000 summary administrative penalty pursuant to the Order dated April 4, 2023, for the reasons set out in the Decision.

The renewal of the life insurance and accident and sickness insurance agent licence (licence # 17161496) issued of Manpreet Kaur Dhillon is hereby refused, for the reasons set out in the Decision.

DATED at Toronto, Ontario,

Elissa Sinha
Director, Litigation & Enforcement

By delegated authority from the Chief Executive Officer

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