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

**AND IN THE MATTER OF** Ulrich Fabrice Avognon (“Avognon”).

**ORDER TO IMPOSE ADMINISTRATIVE PENALTY  
AND IMPOSE COMPLIANCE ORDER**

On July 12, 2024, 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 impose an administrative penalty and compliance order on Avognon.

The Notice of Proposal was delivered to Avognon on July 17, 2024. Sections 441(3) and 441.3(3) 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 given to request a hearing by the Financial Services Tribunal (the “Tribunal”).

A request for Hearing (Form 1), dated July 31, 2024, was delivered to the Financial Services Tribunal (the “Tribunal”) in accordance with sections 441(5) and 441.3(5) of the Act respecting the Notice of Proposal.

On January 24, 2025, Avognon withdrew the Request for Hearing and, on January 24, 2025, the Tribunal closed its file in respect of this matter. Therefore, pursuant to sections 441(7) and 441.3(7) of the Act, the Director makes the following order.

## ORDER

**An administrative penalty in the total amount of \$100,000 is hereby imposed on Ulrich Fabrice Avognon for the reasons set out in the Notice of Proposal.**

**DATED** at Toronto, Ontario,

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Elissa Sinha  
Director, Litigation and Enforcement

By delegated authority from the Chief Executive Officer

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## ORDER

It is hereby ordered that Ulrich Fabrice Avognon cease the following activities:

- i. acting as an insurance adjuster in Ontario or in respect of Ontario insurance claims;
- ii. acting in any capacity that requires a licence under the Act; and
- iii. engaging in the business of insurance in Ontario.

**DATED** at Toronto, Ontario,

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Elissa Sinha  
Director, Litigation and Enforcement

By delegated authority from the Chief Executive Officer

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