

**IN THE MATTER OF** the *Insurance Act*, RSO 1990, c. I.8, as amended (the “Act”), in particular sections 392.4, 392.5, and 407.1;

**AND IN THE MATTER OF** Andres Antonio Hernandez Silva (“Hernandez Silva”).

## **ORDER TO REVOKE LICENCE**

Hernandez Silva was licensed as a sponsored life insurance agent (licence # 18170325). Hernandez Silva was first licensed from November 5, 2018 until November 4, 2020 as an accident and sickness only insurance agent when his licence expired. Hernandez Silva was then licensed again as an accident & sickness only insurance agent licence starting September 27, 2021. On August 10, 2022, the licence transitioned into a sponsored life insurance agent licence, which expired on August 9, 2024.

On February 20, 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 revoke the licence of Hernandez Silva.

A Request for Hearing (Form 1) dated March 7, 2024, 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 March 12, 2025, Hernandez Silva withdrew his Request for Hearing and, on April 1, 2025, the Tribunal closed its file in respect of this matter. Although Hernandez Silva’s licence expired on August 9, 2024, the Chief Executive Officer has continued jurisdiction pursuant to section 407.1(8) of the Act. Therefore, pursuant to section 407.1(7) of the Act, the Director makes the following order.

## **ORDER**

**The life insurance and accident & sickness insurance agent licence issued to Andres Antonio Hernandez Silva (licence # 18170325) is hereby revoked for the reasons set out in the Notice of Proposal.**

**DATED** at Toronto, Ontario April 14, 2025 .

**Elissa Sinha**

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Elissa Sinha  
Director, Litigation and Enforcement

By delegated authority from the Chief Executive Officer

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