

**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** Andi Efovia (“Efovia”).

**ORDER TO IMPOSE ADMINISTRATIVE PENALTIES AND IMPOSE A  
COMPLIANCE ORDER**

Efovia is not and has never been licensed as an insurance agent under the Act or as an insurance broker under the *Registered Insurance Brokers Act*, R.S.O. 1990, c. R.19.

On January 14, 2026, 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 administrative penalties in the total amount of \$25,000 on Efovia and to impose a compliance order.

The Notice of Proposal was delivered to Efovia on January 15, 2026. Sections and 441(3) and 441.3(5) of the Act both 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 February 9, 2026, the Registrar of the Financial Services Tribunal (the “Tribunal”) confirmed that Efovia did not request a hearing by the Tribunal in accordance with section 441(3) and 441.3(5) of the Act respecting the Notice of Proposal. Therefore, pursuant to section 441(7) and 441.3(7) of the Act, the Director makes the following orders.

## ORDER

**Two administrative penalties in the total amount of \$25,000 are hereby imposed on Andi Efovia, for the reasons set out in the Notice of Proposal.**

**TAKE NOTICE THAT** Financial Services Regulatory Authority of Ontario will deliver an invoice to Andi Efovia with information as to where and how to pay the administrative penalties. Andi Efovia must pay the administrative penalties no later than thirty (30) days after the date of this Order or as otherwise agreed on.

If Andi Efovia 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 an order imposing the penalty is a debt due to the Crown and is enforceable as such.

**DATED** at Toronto, Ontario,

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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](mailto:contactcentre@fsrao.ca).

## ORDER

**It is hereby ordered that Andi Efovia cease and desist from conducting insurance business in the Province of Ontario including advertising, soliciting, offering, selling and adjusting auto insurance, 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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