



REGARDING the *Insurance Act*, R.S.O. 1990, c. I.8, as amended (the “Act”), in particular sections 441.1, 441.2 and 441.3

AND REGARDING KAI-MAN LO

ORDER TO IMPOSE AN ADMINISTRATIVE MONETARY PENALTY

On July 25, 2014, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal to impose an administrative monetary penalty in the amount of \$1,000 on Mr. Kai Man Lo.

The Superintendent had determined that Mr. Lo contravened or did not comply with a requirement under the Act, namely, the requirement to give the Superintendent information about activities related to the business of a person who holds or held a license under this Act pursuant to Section 442.3(1)4 of the Act.

Mr. Lo did not request a hearing.

Section 441.3(7) the Act provides that the Superintendent may carry out the proposal to impose an administrative monetary penalty when no hearing has been requested.

ORDER

An administrative monetary penalty of \$1,000 is imposed on Mr. Kai-Man Lo.

TAKE NOTICE THAT Kai-Man Lo will be receiving shortly an invoice from Ontario Shared Services, a part of the Ministry of Government and Consumer Services, with information as to where and how to make the payment. Mr. Lo must pay the administrative penalty no later than 30 days after the date of the invoice.

If Mr. Lo fails to pay the administrative penalty in accordance with the terms of this Order, the Superintendent 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, December 18, 2014.

Original signed by “Brian Mills”

Brian Mills

Superintendent of Financial Services