



REGARDING the *Insurance Act*, R.S.O. 1990, c.I.8 (the "Act"), as amended, in particular sections 392.4 and 407.1
AND REGARDING Kimberly Heaps

REFUSAL ORDER

On June 30, 2015, the Superintendent of Financial Services ("Superintendent") issued a Notice of Proposal to Refuse Application regarding the insurance agent application of Kimberly Heaps.

Ms. Heaps had 15 days after the date the Notice was given to request a hearing before the Financial Services Tribunal ("Tribunal") in accordance with section 407.1(3) of the Act.

The Registrar of the Tribunal has confirmed that no request for a hearing has been received from Ms. Heaps or anyone on her behalf in respect of the proposal to refuse.

Section 407.1(7) of the Act provides that the Superintendent may carry out the proposal to refuse to issue a licence when no hearing has been requested.

ORDER

The insurance agent application of Kimberly Heaps dated September 27, 2013 is refused.

DATED at Toronto, Ontario,

2015.

Shonna Neil
Director, Licensing

By Delegated Authority from:
The Superintendent of Financial Services