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**REGARDING** the *Insurance Act*, R.S.O. 1990, c. I.8, as amended, in particular sections 392.4 and 407.1

**AND REGARDING** Susamma Jose Thomas

**ORDER TO REFUSE LICENCE RENEWAL**

On October 2, 2014, Susamma Jose Thomas (“Ms. Thomas”) submitted an application to renew her life insurance and accident and sickness insurance agent licence (#12126597) under the *Insurance Act* (the “Act”).

On July 21, 2015, the Superintendent of Financial Services (the “Superintendent”) issued a Notice of Proposal to refuse to renew the licence of Ms. Thomas.

The Registrar of the Tribunal has confirmed that no request for a hearing has been received from Ms. Thomas.

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

**ORDER**

The application by Susamma Jose Thomas to renew her life insurance and accident and sickness insurance agent licence is hereby refused.

**DATED** at Toronto, Ontario, \_\_\_\_\_, 2015

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Shonna Neil  
Director, Licensing Branch

By Delegated Authority from:  
The Superintendent of Financial Services