



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

AND REGARDING Myeca Louise Miranda Pacelo

ORDER TO REFUSE LICENCE RENEWAL

On September 24, 2013, Myeca Louise Miranda Pacelo (“Ms. Pacelo”) submitted an application to renew her life insurance agent licence (#11121897) 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. Pacelo.

Ms. Pacelo had 15 days after service of the Notice of Proposal to request a hearing before the Financial Services Tribunal in accordance with s. 407.1(3) of the Act.

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

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 Myeca Louise Miranda Pacelo to renew her life insurance and accident and sickness insurance agent licence is hereby refused.

DATED at Toronto, Ontario, _____, 2015

Shonna Neil
Director, Licensing Branch

By Delegated Authority from:
The Superintendent of Financial Services