

Superintendent of
Financial
Services



Surintendant des
services
financiers

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 Sean D. Enns (“Mr. Enns”)

ORDER TO IMPOSE AN ADMINISTRATIVE PENALTY

Sean D. Enns holds a general insurance agent licence issued by the Superintendent, licence number 98049450.

On November 25, 2015, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal to Impose an Administrative Monetary Penalty in the amount of \$4,700 on Mr. Enns. The Superintendent determined that Mr. Enns acted as an insurance agent while unlicensed, from June 9, 2013, through to July 21, 2014. During this time period, Mr. Enns wrote seventy-four (74) insurance policies and earned approximately \$3,700 in commissions for those insurance policies. This was a contravention of subsection 393(23) of the Act [now subsection 392.2(6) of the Act] and subsection 2(1) of Ontario Regulation 347/04 made under the Act.

The Notice of Proposal was sent by registered mail on December 1, 2015, and Mr. Enns had until December 21, 2015 to file a request for hearing with the Financial Services Tribunal.

On December 29, 2015, the Registrar of the Tribunal confirmed that neither Mr. Enns nor anyone on his behalf requested a hearing in writing.

ORDER

An Administrative Monetary Penalty in the amount of \$4,700 is imposed on Sean D. Enns.

TAKE NOTICE THAT Sean D. Enns 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. Sean D. Enns must pay the Administrative Monetary Penalty no later than 30 days after the date of the invoice.

If Mr. Enns fails to pay the Administrative Monetary 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 Monetary 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, this 15 day of January 2016.

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Executive Director, Licensing and Market Conduct Division

By Delegated Authority from
The Superintendent of Financial Services