

Superintendent of
Financial
Services



Surintendant des
services
financiers

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

AND REGARDING Jocelyn Cahilig

ORDER TO REFUSE LICENCE RENEWAL

On February 18, 2015, Jocelyn Cahilig (“Ms. Cahilig”) submitted an online application to renew her life insurance and accident and sickness insurance agent licence under the Act.

On August 27, 2015, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal (“Notice”) to refuse to renew the licence of Ms Cahilig.

The Notice was sent by registered and regular mail to Ms. Cahilig’s mailing address as it appears in the records of the Financial Services Commission of Ontario. The registered mail was delivered to Ms. Cahilig on September 10, 2015.

Ms. Cahilig had 15 days after the Notice was given to request a hearing before the Financial Services Tribunal (“Tribunal”) in accordance with section 407.1(3) of the *Insurance Act* (“Act”).

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

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 Jocelyn Cahilig to renew her life insurance and accident and sickness insurance agent licence dated February 8, 2015 is hereby refused.

DATED at Toronto, Ontario, December 4, 2015

Shonna Neil
Director, Licensing Branch

By Delegated Authority from:
The Superintendent of Financial Services