



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 Winston Neale

ORDER TO IMPOSE AN ADMINISTRATIVE PENALTY

Winston Neale ("Mr. Neale") holds a licence as a life and accident and sickness insurance agent issued by the Superintendent, licence number 93004608.

On April 27, 2016, the Superintendent of Financial Services ("Superintendent") issued a Notice of Proposal to Impose an Administrative Penalty in the amount of \$3,700 on Mr. Neale. The Superintendent determined that Mr. Neale neglected to maintain errors and omissions insurance between February 14, 2014 and September 1, 2015 and failed to promptly and completely respond to the Superintendent's inquiries within the time specified to do so.

The Notice of Proposal was sent by registered mail on April 29, 2016 and received by Mr. Neale on May 8, 2016. Mr. Neale had until May 23, 2016 to file a request for hearing with the Financial Services Tribunal.

On June 10, 2016, the Registrar of the Tribunal confirmed that neither Mr. Neale nor anyone on his behalf requested a hearing.

ORDER

An Administrative Penalty in the amount of \$3,700 is imposed on Winston Neale.

TAKE NOTICE THAT Winston Neale 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. Winston Neale must pay the Administrative Monetary Penalty no later than 30 days after the date of the invoice.

If Winston Neale 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 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 day of , 2016.

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Executive Director, Licensing and Market Conduct Division

By Delegated Authority from
The Superintendent of Financial Services