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**REGARDING** the *Insurance Act*, R.S.O. 1990, c. I.8, as amended, in particular sections 392.5 and 407.1

**AND REGARDING** Robert Brian Fitzpatrick

### **ORDER TO SUSPEND LICENCE**

Robert Brian Fitzpatrick (“Mr. Fitzpatrick”) holds a life insurance and accident and sickness insurance agent licence (licence #09107263) under the terms of the *Insurance Act* (the “Act”). Mr. Fitzpatrick’s licence currently has an expiry date of March 5, 2017.

On June 9, 2016, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal to Suspend Licence, which proposed to suspend Mr. Fitzpatrick’s licence for six (6) months on the grounds that Mr. Fitzpatrick has demonstrated incompetence or untrustworthiness to transact the insurance agency business for which the licence has been issued. The Superintendent determined that Mr. Fitzpatrick requested and accepted a loan in the amount of \$16,000 from a client of his in his capacity as a licensed insurance agent.

The Notice of Proposal was sent by registered mail on June 14, 2016 and received by Mr. Fitzpatrick on June 15, 2016. Mr. Fitzpatrick had until June 30, 2016 to file a request for hearing with the Financial Services Tribunal.

On July 8, 2016, the Registrar of the Tribunal confirmed that neither Mr. Fitzpatrick nor anyone on its behalf requested a hearing.

### **ORDER**

The life insurance and accident and sickness insurance agent licence of Robert Brian Fitzpatrick (licence #09107263) is suspended for six (6) months effective as of the below date.

**DATED** at Toronto, Ontario, , 2016

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Heather Driver  
Director, Licensing Branch  
Licensing and Market Conduct Division

By Delegated Authority from:  
The Superintendent of Financial Services