



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

AND REGARDING Charles Kernerman

ORDER

On June 9, 2016, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal to Refuse Application regarding the application to renew the insurance agent licence of Charles Kernerman (“Mr. Kernerman”).

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

The Registrar of the Tribunal has confirmed that no request for a hearing has been received from Mr. Kernerman or anyone on his behalf in respect of the proposal to refuse to renew the insurance agent licence.

Section 407.1(7) of the Act provides that the Superintendent may carry out the proposal to refuse to renew a licence when no hearing has been requested.

ORDER

The insurance agent licence of Charles Kernerman is not renewed.

DATED at Toronto, Ontario, _____, 2016.

Heather Driver
Director, Licensing Branch
Licensing and Market Conduct Division

By delegated authority from the
Superintendent of Financial Services