



**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** Thomas Carberry Insurance Ltd.

### **ORDER TO IMPOSE AN ADMINISTRATIVE PENALTY**

Thomas Carberry Insurance Ltd. (“Thomas Carberry”) holds a licence as an insurance agent corporation issued by the Superintendent, licence number 624M.

On July 20, 2016, the Superintendent of Financial Services (the “Superintendent”) issued a Notice of Proposal to Impose an Administrative Penalty in the amount of \$1,000 on Thomas Carberry for acting as an insurance agent while not licensed under the Act. The Superintendent determined that Thomas Carberry’s licence expired on October 3, 2015. Thomas Carberry submitted a licence renewal application on or about January 26, 2016. Thomas Carberry’s licence was eventually renewed on April 6, 2016. During that period, Thomas Carberry conducted insurance business under its licence and credentials.

Ann Carberry (“Ms. Carberry”) is the designated agent of Thomas Carberry. Ms. Carberry holds a licence as an “other-than-life” insurance agent. At all material times, Ms. Carberry was licensed under the Act. The insurance business conducted by Thomas Carberry was conducted by Ms. Carberry, a licensed agent.

The Notice of Proposal was sent by registered mail on July 25, 2016 and received by Thomas Carberry on July 27, 2016. Thomas Carberry had until August 11, 2016 to file a request for hearing with the Financial Services Tribunal (the “Tribunal”).

On August 15, 2016, the Registrar of the Tribunal confirmed that neither Thomas Carberry nor anyone on its behalf requested a hearing.

### **ORDER**

An Administrative Penalty in the amount of \$1,000 is imposed on Thomas Carberry.

**TAKE NOTICE THAT Thomas Carberry 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. Thomas Carberry must pay the Administrative Monetary Penalty no later than 30 days after the date of the invoice.**

If Thomas Carberry 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      day of      , 2016.

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Executive Director, Licensing and Market Conduct Division

By Delegated Authority from  
The Superintendent of Financial Services