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**REGARDING** the *Insurance Act*, R.S.O. 1990, c. I.8, as amended, in particular sections 441.1, 441.2 and 441.3

**AND REGARDING** Filomena Lucifero

### **ADMINISTRATIVE PENALTY ORDER**

On August 8, 2106, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal (“Notice”) to impose an administrative penalty in the amount of \$2,000 on Ms. Lucifero. The Superintendent had determined that Ms. Lucifero acted as an insurance agent while not licenced under *Insurance Act* (“Act”), contrary to subsection 2 (1) of Ontario Regulation 347/04 and subsection 392.2 (6) of the Act.

The Notice was personally served on to Ms. Lucifero on August 12, 2016. Ms. Lucifero accepted service.

Ms. Lucifero had 15 days after the Notice was given to request a hearing before the Financial Services Tribunal (“Tribunal”) in accordance with subsection 441.3(5) of the Act.

Ms. Lucifero did not request a hearing.

Subsection 441.3(7) of the Act provides that the Superintendent may carry out the proposal to impose an administrative penalty when no hearing has been requested.

### **ORDER**

An administrative penalty in the amount of \$2,000 is imposed on Ms. Filomena Lucifero.

**TAKE NOTICE THAT Filomena Lucifero 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. Ms. Lucifero must pay the administrative penalty no later than 30 days after the date of the invoice.**

If Ms. Lucifero fails to pay the administrative 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 & Market Conduct Division

By delegated authority from  
The Superintendent of Financial Services