



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 Mr. Paul F. Palmer

ADMINISTRATIVE PENALTY ORDER

On August 10, 2016, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal (“Notice”) to impose an administrative penalty in the amount of \$2,272 on Mr. Palmer. The Superintendent had determined that Mr. Palmer engaged in an unfair and deceptive practice, contrary to section 439 of the *Insurance Act* (the Act) and Ontario Regulation 7/00, section 1, paragraph 6.

The Notice was personally served on to Mr. Palmer August 11, 2016. Mr. Palmer accepted service.

Mr Palmer 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.

Mr. Palmer 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 \$2,272 is imposed on Mr. Palmer.

TAKE NOTICE THAT Paul F. Palmer 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. Mr. Palmer must pay the administrative penalty no later than 30 days after the date of the invoice.

If Mr. Palmer 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.

Anatol Monid
Executive Director, Licensing & Market Conduct Division

By delegated authority from
The Superintendent of Financial Services