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

**AND REGARDING** Neville Smith

**ORDER TO REFUSE LICENCE RENEWAL APPLICATION**

On November 15, 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 Neville Smith (“Mr. Smith”). The Notice of Proposal was sent by mail and registered mail to the address listed as Mr. Smith’s mailing address on or around November 17, 2016. Canada Post records indicate that the letter sent by registered mail was received on November 18, 2016.

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

On December 12, 2016, the Registrar of the Tribunal confirmed that no request for a hearing has been received from Mr. Smith or anyone on his behalf in respect of the proposal to refuse his application to renew his insurance agent licence.

Subsection 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 application to renew the life insurance agent licence of Neville Smith is refused and therefore not renewed.

**DATED** at Toronto, Ontario,

, 2017.

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Heather Driver  
Director, Licensing Branch, Licensing and Market Conduct Division

By delegated Authority from the  
Superintendent of Financial Services