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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 (the “Act”)

**AND REGARDING** Charlene Clarke

**ORDER TO REFUSE LICENCE RENEWAL**

On June 2, 2016, Charlene Clarke (“Ms. Clarke”) submitted an online application to renew her life insurance and accident and sickness insurance agent licence (licence # 07098079) under the Act.

On February 22, 2017, the Superintendent of Financial Services (“Superintendent”) issued the Notice of Proposal to Refuse to Renew the licence of Charlene Clarke.

On March 24, 2017, the Registrar of the Financial Services Tribunal confirmed that Charlene Clarke did not make a request for hearing.

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

**ORDER**

The application by Charlene Clarke to renew her life insurance and accident and sickness insurance agent licence is hereby refused.

**DATED** at Toronto, Ontario, \_\_\_\_\_, 2017

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Heather Driver  
Director, Licensing Branch

By Delegated Authority from the  
Superintendent of Financial Services