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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 (the "Act")

**AND REGARDING** Christopher Challenger

### **ADMINISTRATIVE PENALTY ORDER**

On June 15, 2017, the Superintendent of Financial Services ("Superintendent") issued a Notice of Proposal ("Notice") to impose an administrative penalty in the amount of \$20,000 on Christopher Challenger ("Mr. Challenger"). The Superintendent had determined that Mr. Challenger knowingly made a false or misleading statement or representation to an insurer in order to obtain payment for goods or services provided to an insured, contrary to clause 447(2)(a.3) of the Act, and had failed to answer an inquiry by the Superintendent into an unfair or deceptive act or practice, contrary to subsection 442.1(5) of the Act.

The Notice was served on Mr. Challenger on June 15, 2017.

Mr. Challenger 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. Challenger 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 \$20,000 is imposed on Christopher Challenger.

**TAKE NOTICE THAT Christopher Challenger 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. Challenger must pay the administrative penalty no later than 30 days after the date of the invoice.**

If Mr. Challenger 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                    , 2017.

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Executive Director, Licensing & Market Conduct Division

By delegated authority from  
The Superintendent of Financial Services