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 Brian Ennett

ADMINISTRATIVE PENALTY ORDER

Brian Ennett ("Mr. Ennett") is licenced as an Other-Than-Life Insurance Agent (also known as a General Insurance Agent) under the *Insurance Act* (the "Act"). His licence number is 98052170.

On January 11, 2017, the Superintendent of Financial Services ("Superintendent") issued a Notice of Proposal to Impose an Administrative Penalty (the "notice of proposal") in the amount of \$7,000 on Mr. Ennett. The Superintendent determined that Mr. Ennett contravened section 2(1) of Ontario Regulation 347/04 made under the Act by conducting business without being duly licensed, specifically during the period from July 9, 2014, to February 17, 2015.

Mr. Ennett requested a hearing before the Financial Services Tribunal in accordance with the Act. The hearing was conducted in person. In the decision dated November 15, 2017, the Tribunal directed the Superintendent to impose an administrative penalty of \$7,000 on Mr. Ennett.

ORDER

Pursuant to section 441.3 of the Act, an administrative penalty of \$7,000 is imposed on Brian Ennett.

TAKE NOTICE THAT Brian Ennett 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. Ennett must pay the administrative penalty no later than 30 days after the date of the invoice.

If Mr. Ennett 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 on the day of , 2017.

Anatol Monid Executive Director Licensing and Market Conduct Division

By Delegated Authority from The Superintendent of Financial Services