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**REGARDING** the *Insurance Act*, R.S.O. 1990, c. I.8, as amended (the “Act”), in particular section 288.6;

**AND REGARDING Christine Fernandes (SP15937)**  
**(the “Provider”)**

**ORDER TO SUSPEND LICENCE**

The Provider is a licensed Service Provider under the Act. The Provider was required to submit an Annual Information Return (“AIR”) for 2016, pursuant to subsection 21(1) of Ontario Regulation 90/14, by March 31, 2017, in accordance with the direction of the Superintendent. Subsection 21(2) of Ontario Regulation 90/14 requires a licensed Service Provider to ensure that the AIR contains such information as will enable the Superintendent to calculate the fees payable by the Service Provider under the Act.

Subsection 3(3) of the Minister’s Schedule of Required Fees For Service Providers, made under section 121.1 of the Act, imposes an Annual Regulatory Fee (“ARF”) that shall be paid when the Service Provider submits the AIR.

The Provider failed to submit the AIR before the March 31, 2017 deadline, and to date has not submitted the AIR. By failing to submit the AIR, the Provider has failed to pay the ARF imposed pursuant to section 121.1 of the Act.

Paragraph 2 of subsection 288.6(3) of the Act provides that the Superintendent may, by order, suspend the service provider’s licence without taking the steps required by section 288.7 of the Act in “other circumstances as may be prescribed”.

Pursuant to paragraph 1 of subsection 2.1(2) of Ontario Regulation 348/13, a failure by a licensed Service Provider to pay a fee imposed under section 121.1 of the Act is a prescribed circumstance in which the Superintendent may suspend the licence without taking the steps required by section 288.7 of the Act.

**ORDER**

**Pursuant to subsection 288.6(3) of the Act, the Service Provider licence of Christine Fernandes (licence SP15937) is hereby suspended.**

**DATED** at Toronto, Ontario, November                      , 2017.

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Heather Driver  
Director, Licensing Branch

By Delegated Authority from:

The Superintendent of Financial Services