



REGARDING the *Insurance Act*, R.S.O. 1990, c. I.8, as amended (the “Act”), in particular sections 441.1, 441.2 and 441.3;

AND REGARDING Christine Joly.

ORDER TO IMPOSE AN ADMINISTRATIVE PENALTY

Christine Joly is licensed as a life insurance and accident & sickness insurance agent under the *Insurance Act*, R.S.O. 1990, c. I.8 (the “Act”).

On August 28, 2017, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal to Revoke Licence and Impose Administrative Penalty in the amount of \$1,750 (the “Notice of Proposal”) on Christine Joly.

Christine Joly requested a hearing before the Financial Services Tribunal in accordance with the Act. Subsequently, the Superintendent and Christine Joly entered into Minutes of Settlement (the “Minutes”) to resolve the matter without a hearing.

In accordance with the Minutes, the Superintendent has withdrawn the Notice of Proposal. Also in accordance with the Minutes, the Superintendent issues the following order:

ORDER

An administrative penalty of \$1,750 is imposed on Christine Joly.

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

If Christine Joly 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 January, 2018

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Executive Director, Licensing and Market Conduct Division

By Delegated Authority from
The Superintendent of Financial Services