



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 Aviva Insurance Company of Canada

ORDER TO IMPOSE AN ADMINISTRATIVE PENALTY

Aviva Insurance Company of Canada (“Aviva”) is licenced as an insurer under the *Insurance Act* (the “Act”) to distribute insurance products in Ontario (licence #331).

On March 13, 2018, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal to Impose an Administrative Penalty (the “Notice”) in the amount of \$2,500 on Aviva. The Superintendent determined that Aviva had contravened section 12(1) of Ontario Regulation 347/04 and subsection 403(1) of the Act by failing to establish or maintain a reasonable system of compliance, and for paying compensation to an unlicensed corporate agent.

The Notice was served on Aviva by registered mail and regular mail on March 20, 2018. Aviva had 15 days after receipt of the Notice to request a hearing before the Financial Services Tribunal (the “Tribunal”) in accordance with subsection 441.3(5) of the Act

The Registrar of the Tribunal confirmed that, as of April 5, 2018, no request for hearing has been filed by Aviva or anyone on its behalf.

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

Pursuant to section 441.3 of the Act, an administrative penalty of \$2,500 is imposed on Aviva Insurance Company of Canada.

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

