

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 Les Services D'Agence Aviva Inc./Aviva Agency Services Inc.

ORDER TO IMPOSE AN ADMINISTRATIVE PENALTY

Les Services D'Agence Aviva Inc./Aviva Agency Services Inc. ("AAS") is licenced as a corporate insurance agent under the *Insurance Act* (the "Act") (licence #935M).

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 \$1,000 on AAS. The Superintendent determined that AAS had contravened subsection 392.2(6) of the Act by placing or negotiating insurance on lives, property or other interests in Ontario while unlicensed.

The Notice was served on AAS by registered mail and regular mail on March 19, 2018. AAS 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 AAS 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 \$1,000 is imposed on Les Services D'Agence Aviva Inc./Aviva Agency Services Inc.

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

If AAS 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.

, 2018.

DATED at Toronto, Ontario on the day of

Anatol Monid Executive Director Licensing and Market Conduct Division

By Delegated Authority from The Superintendent of Financial Services