



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 Laura Anne Ingratta

**ORDER TO IMPOSE AN ADMINISTRATIVE
MONETARY PENALTY**

On June 27, 2018, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal to impose an Administrative Monetary Penalty in the amount of \$23,000 on Laura Anne Ingratta (“Ms. Ingratta”) for contravening subsection 392.2(6) of the Act and subsection 2(1) of Ontario Regulation 347/04.

Ms. Ingratta requested a hearing by the Financial Services Tribunal (the “Tribunal”).

The Superintendent and Ms. Ingratta entered into Minutes of Settlement in which Ms. Ingratta agreed to pay an administrative monetary penalty of \$4,811.

Ms. Ingratta withdrew her hearing request on December 7, 2018. The Tribunal closed its file on December 7, 2018.

ORDER

An Administrative Monetary Penalty of \$4,811 is imposed on Laura Anne Ingratta.

TAKE NOTICE THAT Ms. Ingratta must pay the administrative penalty no later than 30 days after being given notice of this Order. You 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.

If you fail to pay the Administrative Monetary 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 Monetary 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, _____, 2018.

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Executive Director, Licensing & Market Conduct
By delegated authority from the

Superintendent of Financial Services