



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 Michel Jean Shum (“Mr. Shum”)

**ORDER TO IMPOSE AN ADMINISTRATIVE
MONETARY PENALTY**

On June 9, 2014, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal to impose an Administrative Monetary Penalty in the amount of \$1,200 on Mr. Shum. The Superintendent had determined that Mr. Shum did not have errors and omissions insurance from one of the approved providers from May 27, 2013 to August 21, 2013.

Mr. Shum did not request a hearing in accordance with the Act.

ORDER

An Administrative Monetary Penalty of \$1,200 is imposed on Michel Jean Shum.

TAKE NOTICE THAT Mr. Shum 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 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, July 14, 2014.

Original signed by

Philip Howell
Superintendent of Financial Services

