
IN THE MATTER OF the *Insurance Act*, R.S.O. 1990, c.l.8, as amended (the “Act”), in particular sections 288.6, 288.7, 441.2 and 441.3;

AND IN THE MATTER OF Gibson Wellness Centre Inc.

**ORDER REVOKING LICENCE AND
ORDER IMPOSING AN ADMINISTRATIVE PENALTY**

Gibson Wellness Centre Inc. (“Gibson Centre”) holds a service provider licence under the Act (licence #SP17757).

On November 21, 2023, by delegated authority from the Chief Executive Officer of the Financial Services Regulatory Authority of Ontario (the “Chief Executive Officer”), the Director, Litigation and Enforcement (the “Director”) issued a Notice of Proposal to Revoke Licence and Impose an Administrative Penalty on Gibson Centre for making false or misleading representations to an insurer in order to obtain payment, contrary to subsection 447(2)(a.3) of the Act and for charging an amount in consideration for the provision of goods or services to or for the benefit of a person who claims statutory accident benefits or who otherwise claims payment under a contract of insurance, if the goods or services are not provided, contrary to paragraph 1 of section 3(2) of Ontario Regulation 7/00.

The Notice of Proposal was served on Gibson Wellness on November 21, 2023. Sections 288.7(3) and 441.3(5) of the Act provide that a licensee on whom a Notice of Proposal is delivered has fifteen (15) days after the Notice of Proposal is given to request a hearing by the Financial Services Tribunal (the “Tribunal”).

On December 11, 2023, the Registrar of the Tribunal confirmed that Gibson Wellness did not request a hearing by the Tribunal in accordance with sections 288.7(3) and 441.3(5) of the Act respecting the Notice of Proposal. Therefore, pursuant to sections 288.7(7) and 441.3(7) of the Act, the Director makes the following orders.

ORDER

The service provider licence (licence #SP17757) issued to Gibson Wellness Centre Inc. is hereby revoked, for the reasons set out in the Notice of Proposal.

An administrative penalty in the amount of \$200,000 is hereby imposed on Gibson Wellness Centre Inc., for the reasons set out in the Notice of Proposal.

TAKE NOTICE THAT the Financial Services Regulatory Authority of Ontario will deliver an invoice to Gibson Wellness Centre Inc. with information as to where and how to pay the administrative penalties. Gibson Wellness Centre Inc. must pay the administrative penalties no later than thirty (30) days after the date of the invoice.

If Gibson Wellness Centre Inc. fails to pay the administrative penalty in accordance with the terms of this Order, the Chief Executive Officer 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 the order imposing the penalty is a debt due to the Crown and is enforceable as such.

DATED at Toronto, Ontario, December 12, 2023

Elissa Sinha
Director, Litigation and Enforcement

By delegated authority from the Chief Executive Officer

Si vous désirez recevoir cet avis en français, veuillez nous envoyer votre demande par courriel immédiatement à : contactcentre@fsrao.ca.