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

AND IN THE MATTER OF Gibson Wellness Centre Inc.

AND IN THE MATTER OF Gibson Wellness Group Ltd.

INTERIM ORDER SUSPENDING LICENCES

TO: Gibson Wellness Centre Inc.
606 - 7130 Warden Ave
Markham, ON L3R1S2

Sellamma Navaratnam
Principal Representative

AND TO: Gibson Wellness Group Ltd.
606 - 7130 Warden Ave
Markham, ON L3R1S2

Murugesu Balachanoran
Principal Representative

Section 288.6(1) of the *Insurance Act* (“the Act”) provides that the Chief Executive Officer of the Financial Services Regulatory Authority of Ontario (the “Chief Executive Officer”) may revoke or suspend a service provider’s licence.

Section 288.7 of the Act provides that if the Chief Executive Officer proposes to revoke a licence without the licensee’s consent, the Chief Executive Officer shall give written notice of the proposal to the licensee, including the reasons for the proposal.

Section 288.6(5) of the Act provides that, if in the Chief Executive Officer’s opinion, the interests of the public may be adversely affected by any delay in the revocation or suspension of a service provider’s licence as a result of the steps required by section 288.7, the Chief Executive Officer may, without notice, make an interim order suspending the licence and may do so before or after giving the notice required by section 288.7 with respect to the proposal to revoke or suspend the licence.

IT IS ORDERED THAT pursuant to section 288.6 of the Act, the service provider’s licence issued to Gibson Wellness Centre Inc. (“Gibson Centre”) (licence #SP17757) is suspended for the reasons outlined below. During the suspension, Gibson Centre is not authorized to act as a service provider in Ontario.

IT IS ORDERED THAT pursuant to section 288.6 of the Act, the service provider's licence issued to Gibson Wellness Group Ltd. ("Gibson Group") (licence #SP18559) is suspended for the reasons outlined below. During the suspension, Gibson Group is not authorized to act as a service provider in Ontario.

TAKE NOTICE THAT this Interim Order takes effect immediately and will remain in effect until the expiry of the period for requesting a hearing in respect of a Notice of Proposal to Revoke License and to Impose Administrative Penalties (15 days after the Notice is given or deemed to have been delivered).

AND TAKE NOTICE THAT pursuant to subsections 447(2)(b) and subsection 447(3) of the Act, **every person who fails to comply with an order made under the Act is guilty of an offence** and every individual convicted of an offence under the Act is liable to a fine of not more than \$250,000.00 on a first convictions and a fine of not more than \$500,000 for each subsequent conviction. **Every director, officer and chief agent of a corporation and every person acting in a similar capacity or performing similar functions** in an unincorporated association who, caused, authorized, permitted or participated in the corporation or unincorporated association committing an offence or failed to take reasonable care to prevent the corporation or unincorporated association from committing an offence, is guilty of an offence and is liable on a first conviction to a fine of not more than \$100,000 and on each subsequent conviction to a fine of not more than \$200,000, whether or not the corporation or unincorporated association has been prosecuted for or convicted of the offence.

REASONS FOR ORDER

1. Gibson Centre is licensed as a service provider (licence #SP17757) under the Act. This licence was granted on February 7, 2020. Sellamma Navaratnam is the principal representative of Gibson Centre.
2. Gibson Group is licensed as a service provider (licence #SP18559) under the Act. This licence was granted on August 26, 2022. Murugesu Balachanoran is the principal representative of Gibson Group.
3. The specific facts supporting this Interim Order are found in the Notice of Proposal to Revoke Licence and to Impose Administrative Penalties issued to both licensees.
4. Gibson Group operates out of the same location as Gibson Centre. It appears that Gibson Group was set up immediately after FSRA contacted Gibson Group with respect to an investigation and that Gibson Group and Gibson Centre are controlled by the same individual.
5. Due to false billings by Gibson Centre throughout 2020 and the past conduct of the principal representatives of both Gibson Centre and Gibson Group, as well as the past conduct of an interested person under the Act, there are reasonable grounds to believe that Gibson Centre and Gibson Group are no longer suitable to be licensed under the Act.

6. The Director, Litigation and Enforcement, by delegated authority from the Chief Executive Officer, is of the opinion that the interests of the public may be adversely affected by any delay in making an order to revoke Gibson Centre and Gibson Group's licences and therefore, the issuance of an interim suspension is necessary.
7. Gibson Centre and Gibson Group pose an imminent risk to insurers, the integrity of the health service provider licensing regime under the Act, and the public more generally. The serious nature of Gibson Centre and Gibson Group's misconduct present a significant risk of public harm if they continue to act as service providers. There are no lesser alternative measures which will adequately protect the public and ensure confidence in the regulatory scheme and sector. Accordingly, the criteria for issuance of an interim suspension are satisfied.

DATED at Toronto, Ontario, November 21, 2023

Elissa Sinha
Director, Litigation and Enforcement

By delegated authority from the Chief Executive Officer