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

AND IN THE MATTER OF Sellamma Navaratnam.

ORDER IMPOSING AN ADMINISTRATIVE PENALTY

Sellamma Navaratnam (“Navaratnam”) is designated as the principal representative for Gibson Wellness Centre Inc. (“Gibson Centre”) 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 Impose an Administrative Penalty on Navaratnam for failing to take reasonable steps to ensure that Gibson Centre’s business systems and practices and the management of Gibson Centre’s operations are carried on in accordance with the law and with integrity and honesty, contrary to section 2(2) of Ontario Regulation 349/13.

The Notice of Proposal was served on Navaratnam on November 21, 2023, as principal representative of Gibson Centre and on November 22, 2023, by email to the email address provided to FSRA. Section 441.3(5) of the Act provides that an individual 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 15, 2023, the Registrar of the Tribunal confirmed that Navaratnam did not request a hearing by the Tribunal in accordance with section 441.3(5) of the Act respecting the Notice of Proposal. Therefore, pursuant to section 441.3(7) of the Act, the Director makes the following order.

ORDER

An administrative penalty in the amount of \$10,000 is hereby imposed on Sellamma Navaratnam, 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 Sellamma Navaratnam with information as to where and how to pay the administrative penalty. Sellamma Navaratnam must pay the administrative penalty no later than thirty (30) days after the date of the invoice.

If Sellamma Navaratnam 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 18, 2023

DocuSigned by:
Elissa Sinha
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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.