
IN THE MATTER OF the *Insurance Act*, R.S.O. 1990, c.1.8, as amended (the “Act”), in particular sections 441, 441.2 and 441.3;

AND IN THE MATTER OF Happy Future Centre (“HFC”);

AND IN THE MATTER OF Nataly Belinska (“Belinska”).

**ORDER TO IMPOSE COMPLIANCE ORDER
AND IMPOSE ADMINISTRATIVE PENALTY**

Belinska is the owner of HFC, an agency that provides in-home personal support services to people who have been injured as the result of a motor vehicle collision and require attendant care pursuant to the Statutory Accident Benefit Schedule. HFC and Belinska are not licensed under the Act.

On February 18, 2025, 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 a compliance order on Belinska and HFC, and impose an administrative penalty on Belinska, for engaging in an unfair or deceptive act or practice contrary to section 439 of the Act by breaching section 3(2), paragraph 1, of Ontario Regulation 7/00 (now repealed) by charging an amount in consideration for the provision of goods or services to or for the benefit persons who claimed statutory accident benefits or who otherwise claimed payment under a contract of insurance, when the goods or services are not provided.

A Request for Hearing (Form 1) dated February 24, 2025, was delivered to the Financial Services Tribunal (the “Tribunal”), in accordance with section 407.1(3) of the Act respecting the Notice of Proposal.

On January 5, 2026, Belinska, on behalf of HFC and herself, withdrew the Request for Hearing and the Tribunal closed its file with respect to the matter. These Orders are made pursuant to a settlement entered into by Belinska, on behalf of HFC and herself, and the Director.

ORDER

For the reasons set out in the Minutes of Settlement and Undertaking, it is hereby ordered that Nataly Belinska will immediately cease the following activities for a period of three months:

- i. directly, or indirectly charging for any work performed if it is reasonable to expect that all or a portion of such charges will be directly or indirectly paid for by an insurer;
- ii. directly or indirectly holding herself or a corporation she controls out to consumers as being authorized to perform any work that will be directly or indirectly paid for by an insurer; and
- iii. directly or indirectly advertising, soliciting, or offering any services related to any work that will be directly or indirectly paid for by an insurer.

Further, for the reasons set out in the Minutes of Settlement and Undertaking, it is hereby ordered that Happy Future Centre will immediately cease the following activities for a period of six months:

- i. charging for any work performed if it is reasonable to expect that all or a portion of such charges will be directly or indirectly paid for by an insurer;
- ii. holding itself out to consumers as being authorized to perform any work that will be directly or indirectly paid for by an insurer; and
- iii. advertising, soliciting, or offering any services related to any work that will be directly or indirectly paid for by an insurer.

DATED at Toronto, Ontario.

Elissa Sinha
Director, Litigation and Enforcement
By delegated authority from the Chief Executive Officer

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ORDER

An administrative penalty in the amount of \$7,500 is hereby imposed on Nataly Belinska for the reasons set out in the Minutes of Settlement and Undertaking.

TAKE NOTICE THAT the Financial Services Regulatory Authority of Ontario will deliver an invoice to Nataly Belinska with information as to where and how to pay the administrative penalty. Nataly Belinska must pay the administrative penalty no later than thirty (30) days after the Order is issued unless otherwise agreed on.

If Nataly Belinska 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.

Elissa Sinha
Director, Litigation and Enforcement
By delegated authority from the Chief Executive Officer

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