



REGARDING the *Insurance Act*, R.S.O. 1990, c. I.8, as amended, in particular sections 441.1, 441.2 and 441.3

AND REGARDING Gurdeep Singh and Brant Physical Therapy and Rehab Clinic

ORDER TO IMPOSE AN ADMINISTRATIVE PENALTY

On December 22, 2016, Gurdeep Singh (“Mr. Singh”) submitted to the Financial Services Commission of Ontario (“FSCO”) a Service Provider licence application on behalf of the applicant Brant Physical Therapy and Rehab Clinic (“Brant Clinic”). Mr. Singh was designated as the Principal Representative of Brant Clinic.

On September 21, 2017, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal to Impose an Administrative Monetary Penalty in the amount of \$1,750 on Brant Clinic and Mr. Singh by regular and registered mail.

Mr. Singh had fifteen (15) days after the Notice was given to request a hearing before the Financial Services Tribunal (“Tribunal”) in accordance with subsection 441.3(5) of the Act.

On October 19, 2017, the Registrar of the Tribunal confirmed that Mr. Singh did not request a hearing.

Subsection 441.3(7) of the Act provides that the Superintendent may carry out the proposal to impose an administrative penalty when no hearing has been requested.

ORDER

An administrative penalty in the amount of \$1,750 is hereby imposed on Gurdeep Singh and Brant Physical Therapy and Rehab Clinic.

TAKE NOTICE THAT Gurdeep Singh and Brant Physical Therapy and Rehab Clinic will be receiving shortly an invoice from Ontario Shared Services, a part of the Ministry of Government and Consumer Services, with information as to where and how to make the payment. Gurdeep Singh and Brant Physical Therapy and Rehab Clinic must pay the administrative penalty no later than thirty (30) days after the date of the invoice.

If Gurdeep Singh and Brant Physical Therapy and Rehab Clinic 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 this 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 , 2017.

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Executive Director, Licensing and Market Conduct Division

By Delegated Authority from
The Superintendent of Financial Services