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

**AND REGARDING**

Albert Varela  
Suite 107-6750 Winston Churchill Blvd  
Mississauga ON L5N 4C4

**AND REGARDING**

2538307 Ontario Limited,  
carrying on business as Alliance Physio Wellness  
Suite 107-6750 Winston Churchill Blvd.  
Mississauga ON L5N 4C4

**ADMINISTRATIVE PENALTY ORDER**

Albert Varela (“Mr. Varela”) is the Principal Representative of a service provider under the Act, 2538307 Ontario Limited, carrying on business as Alliance Physio Wellness (“Alliance”). Mr. Varela’s former business, of which he was the Principal Representative, was Varela Chiropractic Corporation, also known as Alevia Health and Wellness Centre (“Alevia”).

On July 10, 2017, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal (“Notice”) to impose an administrative penalty in the amount of \$4,000 on Mr. Varela and Alliance, for making two false statements to the Superintendent contrary to clause 447(2)(a) of the Act and for contravening subsection 4(1) of Ontario Regulation 187/08. The Notice was served on Mr. Varela on July 10, 2017.

Mr. Varela had 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.

Mr. Varela did not request a hearing. Mr. Varela and Alliance entered into Minutes of Settlement with the Superintendent in which they acknowledged the above two contraventions of the Act and agreed to pay the administrative penalty.

