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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** BanujanThayaparan

**AND REGARDING**

2432396 Ontario Limited o/a  
Midland Wellness Centre  
1-2555 Eglinton Ave. E.  
Toronto ON M1K 5J1

**ADMINISTRATIVE PENALTY ORDER**

Banujan Thayaparan (“Mr. Thayaparan”) is the Principal Representative of a service provider under the Act, 2432396 Ontario Limited o/a Midland Wellness Center (“Midland”). Midland holds service provider licence #SP14820 under the Act.

On April 26, 2018, the Superintendent of Financial Services (“Superintendent”) issued a Notice of Proposal (“Notice”) to impose administrative penalties in the amounts of:

- a) \$2,500 on Mr. Thayaparan for failing to ensure that Midland’s business systems, practices, and management of operations complied with the Act and regulation and were carried out with integrity and honesty, contrary to subsection 2(2) of Ontario Regulation 349/13;
- b) \$1,750 on Midland for furnishing false, misleading, or incomplete information to the Financial Services Commission of Ontario (“FSCO”), contrary to subsection 447(2)(a) of the Act;
- c) \$3,000 on Midland for not keeping its HCAI Roster up to date and not keeping signed OCF-21 forms on file for five years, and therefore not taking all reasonable steps to ensure that it complied with all applicable Guidelines, contrary to section 15 of Ontario Regulation 90/14;
- d) \$500 on Midland for not taking all reasonable steps to ensure its paper and electronic records were secure, contrary to section 14 of Ontario Regulation 90/14.

Mr. Thayaparan and Midland requested a hearing by the Financial Services Tribunal (the "Tribunal"). The hearing was held on January 28, 2019. On April 24, 2019, the Tribunal issued a decision ordering the Superintendent to impose an administrative penalty against Mr. Thayaparan in the amount of \$1,250 for failing to comply with subsection 2(2) of Ontario Regulation 349/19, an administrative penalty against Midland in the amount of \$1,000 for contravening subsection 447(2)(a) of the Act, and administrative penalties in the amount of \$1,000 against Midland for failing to comply with sections 14 and 15 of Ontario Regulation 90/14.

## **ORDER**

An administrative penalty in the amount of \$1,250 is imposed on Banujan Thayaparan.

Administrative penalties totalling \$2,000 are imposed on 2432396 Ontario Limited o/a Midland Wellness Centre.

**TAKE NOTICE THAT Banujan Thayaparan and 2432396 Ontario Limited will be receiving shortly invoices 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. Mr. Thayaparan and Midland must pay the administrative penalties no later than 30 days after the date of the invoices.**

If Mr. Thayaparan or Midland fail to pay the administrative penalties in accordance with the terms of this Order, the Superintendent 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 an order imposing the penalty is a debt due to the Crown and is enforceable as such.

**DATED** at Toronto, Ontario, this        day of                                , 2019.

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Executive Director, Licensing & Market Conduct Division

By delegated authority from  
The Superintendent of Financial Services