



## Service Providers Frequently Asked Questions



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### Licence Suspension, Revocation And Surrender

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#### **Why would my business' licence get suspended or revoked?**

If you are a licensed service provider, you are required to comply with the law. A licence may be suspended or revoked for one of the following reasons:

1. Your business has failed to pay the applicable fees.
2. Your business is not registered and/or in good standing with Health Claims for Auto Insurance (HCAI).
3. Your business has broken the law that governs service providers.

## How will I be notified if my business' licence has been suspended or revoked?

Before issuing an order to refuse, suspend, amend or revoke a licence, FSCO's Superintendent will issue a [Notice of Proposal](#) giving reason for the proposal, and providing an opportunity to request a hearing before the Financial Services Tribunal.

In situations where the public might be adversely affected by a delay in making an order, an Interim Order to suspend a licence may be made.

The Superintendent may revoke or suspend a service provider's licence without issuing a [Notice of Proposal](#) if the licensee fails to pay a fee imposed under the Insurance Act or the Financial Services Commission of Ontario Act.

## What happens if my business' licence is suspended?

If your service provider licence is suspended, your business cannot receive direct payments from insurers for listed expenses during the suspension period.

If the licence is suspended and then reinstated, your business can receive direct payments from insurers for listed expenses that were incurred before the licence was suspended and/or after the licence was reinstated. However, the service provider cannot submit invoices for listed expenses if the goods or services were provided or the invoice was submitted during the suspension period.

In order to submit an invoice to Health Claims for Auto Insurance (HCAI) and receive direct payment by an auto insurer for listed expenses, a service provider must have a valid licence at two points in time:

1. The date when the assessment, examination, report, form, plan, good or service was provided as indicated by the "date of service" on the OCF-21 form).
2. The date when the invoice (OCF-21) was received by HCAI.

## What happens if my business' licence is revoked?

If your service provider licence is revoked, your business can no longer receive direct payments from insurers for listed expenses. A summary of the reason for revocation will be posted on FSCO's website, on the [Enforcement Online](#) page.

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## Can I give up my business' licence after getting one?

Service providers who no longer wish to maintain their licence may apply to surrender their licence. The Superintendent will consider the following factors when making a decision about whether or not to allow the business to surrender its licence:

1. Whether there are any outstanding regulatory matters involving the business or the Principal Representative.
2. Whether the business has any outstanding fees, charges or penalties payable under the Insurance Act.

3. Whether the business has made reasonable arrangements to retain its records connected to listed expenses once it has surrendered the licence, and whether the business has adequately informed the Superintendent of the location where the records will be kept.

### **What happens if I give up my business' licence?**

Your business can no longer receive direct payments from insurers for listed expenses, and will not be able to submit invoices through Health Claims for Auto Insurance (HCAI).

Service providers who surrender their licence no longer have to pay the annual regulatory fees or file the Annual Information Returns (AIR).

### **What happens if my business gives up its Service Provider licence?**

If your business gives up its Service Provider license it can no longer receive direct payments from insurers for listed expenses under the SABS.

### **How do I surrender my Service Provider's licence?**

Your business' Principal Representative must submit a request to FSCO by completing the online application titled, "Surrender Licence," online through the FSCO portal.

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