

Consensual Agreement and Undertaking

Between

SWG HOLDINGS LTD. o/a Gilbert Agencies

And

**The Complaints and Investigation Committee of the
General Insurance Council of Saskatchewan
(The Committee)**

The Committee is authorized under Bylaw 7, Section 5, subsection 3, subparagraph (b), to enter into consensual resolutions of complaints.

The Committee is authorized under Bylaw 5, Section 1, subsection 1 to record on the register the existence of all disciplinary decisions or orders, court orders of suspension, alternative dispute resolution agreements, undertaking and mediation agreements in accordance with council policy. Disciplinary actions as described above are reported through the website of the Insurance Councils of Saskatchewan.

SWG HOLDINGS LTD. o/a Gilbert Agencies (Gilbert) acknowledges and agrees that:

1. Contrary to Bylaw 8, Section 2, (g) of Council, Gilbert violated Section 418 of *The Saskatchewan Insurance Act* ("the Act")
 - a. Permit Alicia May Dyck (Dyck) to engage in activities on behalf of Gilbert that required an all classes of insurance salesperson licence.
2. That it's rights to appear before a Discipline Committee of Council have been explained to it and it fully understand it's rights and/or obligations under Bylaw 10;
3. To waive its rights to appear before a Discipline Committee and undertake not to exercise any appeal rights it may have under Council Bylaw 10, Section 3 or *The Act*, as it relates to matters set out in this agreement and undertaking.
4. That it has been advised by The Committee that it is in its interests to obtain independent legal advice before entering into this consensual agreement and undertaking.

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5. This Agreement does not preclude the Committee from pursuing any other investigation against Gilbert for activities not identified in this Agreement that may be in violation of Council Bylaws, the Act or its Regulations.

Having waived their rights:

1. Gilbert undertakes to pay a fine in the amount of \$500.00 for allowing an unlicensed individual (Dyck) to engage in activities on behalf of Gilbert that required an all classes of insurance salesperson licence.
6. Gilbert undertakes to reimburse Council's investigation costs in the amount of \$440.00.

The Committee's Agreement

1. The Committee agrees to accept payment of \$940.00 representing a fine of \$500.00 to Gilbert and costs of investigation in the amount of \$440.00 as full and final resolution of the complaint against Gilbert.

Dated at Unity, in the Province of Saskatchewan, this 4 day of July 2013.

Originally signed by:

Scott Gilbert for SWG HOLDINGS LTD. o/a Gilbert Agencies

Dated at Kindersley, in the Province of Saskatchewan, this day of July 2013.

Originally signed by:

**Mark Stockford,
Complaints and Investigation Committee
General Insurance Council of Saskatchewan**