

## **Consensual Agreement and Undertaking**

**Between**

**Ronald Joseph Blouin**

**and**

**The Complaints and Investigation Committee  
of  
The Life 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 required 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 in the Bulletin published by the Insurance Councils of Saskatchewan.

### **Ronald Joseph Blouin acknowledges and agrees that:**

1. He violated The Life Insurance Council (Council) Bylaws when:
  - a. contrary to Schedule A, Part II, Section 6, subsection (1) he failed to maintain a valid policy of errors and omissions insurance; and
  - b. contrary to Schedule A, Part II, Section 6, subsection (2) he failed to immediately notify Council of cancellation or non-renewal of his errors and omissions insurance.
2. The breach occurred when he allowed his errors and omissions insurance certificate No. M1297 to lapse on October 1, 2008.
3. His Errors and Omission coverage was renewed on October 30, 2008 with certificate ML00119.
4. He was without errors and omissions insurance for approximately 29 days.
5. His rights to appear before a Discipline Committee of Council have been explained to him and he fully understands his rights and/or obligations under Council Bylaw 10;



6. He waives his rights to appear before a Discipline Committee and undertakes not to exercise any appeal rights he may have under Council Bylaw 10, Section 3 or *The Saskatchewan Insurance Act*, (the Act) as it relates to matters set out in this agreement and undertaking.
7. He has been advised by The Committee that it is in his interests to obtain independent legal advice before entering into this consensual agreement and undertaking

**Having waived my rights, I Ronald Joseph Blouin undertake to:**

1. accept a thirty day suspension of my life and accident and sickness licence; and
2. reimburse Council's investigation costs in the amount of \$200.

**The Committee Agrees to:**

1. accept a thirty day suspension of Ronald Joseph Blouin's life and accident and sickness licence.
2. accept Ronald Joseph Blouin's reimbursement of Council's investigation costs in the amount of \$200, and
3. take no further action against Ronald Joseph Blouin for the acknowledged violations of Council's Bylaws or The Act that are set out in this agreement.

Dated at Fort Qu'Appelle, in the Province of Saskatchewan, this 20 day of March 2009.

"Ronald Blouin"  
**Ronald Joseph Blouin**

Dated at Regina, in the Province of Saskatchewan, this 23 day of March 2009.

"Kelly Aiken"  
**Kelly Aiken, Chairman, Complaints and Investigation Committee**  
**Life Insurance Council of Saskatchewan**