

## **Consensual Agreement and Undertaking**

**Between**

**Go To Auto Inc**

**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 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.

### **Go To Auto Inc. c/o acknowledges and agrees that:**

1. It violated The General Insurance Council (Council) Bylaws when:
  - a. contrary to Schedule A, Part II, Section 6, subsection (1) it failed to maintain a valid policy of errors and omissions insurance; and
  - b. contrary to Schedule A, Part II, Section 6, subsection (2) it failed to immediately notify Council of cancellation or non-renewal of its errors and omissions insurance.
2. The breach occurred when it allowed its errors and omissions insurance to lapse on Sept. 01 2012.
3. Its Errors and Omission coverage was renewed on April 09 2013.
4. It was without errors and omissions insurance for approximately 220 days.
5. Its rights to appear before a Discipline Committee of Council have been explained to it and it fully understands its rights and/or obligations under Council Bylaw 10;
6. It waives its rights to appear before a Discipline Committee and undertakes not to exercise any appeal rights it 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. 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

**Having waived its rights, I Go To Auto Inc. undertake to:**

1. Pay a fine in the amount of \$79.00.
2. Reimburse councils investigation costs in the amount of \$330.00.

**The Committee Agrees to:**

1. Accept Go To Auto Inc's payment of a fine in the amount of \$79.00, and
2. Accept Go To Auto Inc's reimbursement of Council's investigation costs in the amount of \$330.00, and
3. Take no further action against Go To Auto Inc. for the acknowledged violations of Council's Bylaws or the Act that are set out in this agreement.

Dated at Regina, in the Province of Saskatchewan, this 31 day of July 2013.

*Originally signed by:*

\_\_\_\_\_  
**Evan Casey for Go To Auto Inc.**

Dated at Regina, in the Province of Saskatchewan, this 31 day of July 2013.

*Originally signed by:*

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