

Consensual Agreement and Undertaking

Between

Kenneth Lorne Percival

And

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

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

Kenneth Lorne Percival acknowledges and agrees that:

1. Contrary to Section 447 of *The Saskatchewan Insurance Act (The Act)* and Bylaw 8, Section 2, (g) of The Hail Insurance Council of Saskatchewan (Council) he did adjust hail insurance claims without holding a valid licence when:
 - a. He allowed his Saskatchewan Hail Adjuster license #43979 to lapse on July 2, 2008;
 - b. Between August 6, 2008 and August 15, 2008 (the relevant dates) he adjusted 17 hail insurance claims in Saskatchewan for Co-operative Hail Insurance Company Ltd. and was compensated for adjusting those claims;
 - c. During the relevant dates he did not hold an existing licence under *The Act* to adjust hail insurance claims; and
 - d. He reapplied for and was issued Hail Adjuster license #50387 on October 22, 2008.
2. 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 Bylaw 10;
3. 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 Act*, as it relates to matters set out in this agreement and undertaking.

