



Consensual Agreement and Undertaking

Between

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

And

Crisalda Rabina Galon

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

Bylaw 5, Section 1, subsection 1 reads: "The administrator shall, in addition to the requirements for the contents of a register required by the Act and the regulations, record on the register the existence and results of all disciplinary decisions or orders, court orders, alternative dispute resolution agreements, undertakings and mediation agreements involving a licensee or a person to whom the Life Insurance Council of Saskatchewan (Council) has the authority to issue a licence." Disciplinary actions as described are reported on the Insurance Councils of Saskatchewan website and the Canadian Insurance Regulators Disciplinary Actions (CIRDA) database.

Crisalda Rabina Galon (Ms Galon) acknowledges and agrees that:

1. She violated Council Bylaws when:
 - (a) she acted contrary to the best interests of the consumer or licensees or insurance pursuant to Bylaw 8, clause 1(a);
 - (b) contrary to Bylaw 8, Section 2, clause (g) a licensee may be guilty of misconduct if the licensee violates any provision of the Act, the regulations or the bylaws;
 - i) contrary to Schedule A, Part II, Section 6, subsection (1) she failed to maintain a valid policy of Errors and Omissions Insurance (E&O) when on March 19, 2018 Ms Galon allowed her E&O to lapse for five days while her licence remained active;

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- (c) contrary to Bylaw 2, Section 1, subsection 4, clause (d) she failed to immediately notify Council of cancellation or non-renewal of her E&O.
2. Ms Galon's right to appear before a Discipline Hearing Committee of Council has been explained to her and she fully understands her rights and/or obligations under Council Bylaw 10.
 3. Ms Galon waives her right to appear before a Discipline Hearing Committee and undertakes not to exercise any appeal rights she may have under Council Bylaw 10, Section 3 or *The Saskatchewan Insurance Act*, (the Act) as it relates to matters set out in this Consensual Agreement and Undertaking (Agreement).
 4. This Agreement does not preclude Council from pursuing any other investigation against Ms Galon for activities not identified in this Agreement that may be in violation of Council Bylaws or the Act.
 5. Ms Galon has been advised by the Committee that it is in her interest to obtain independent legal advice before entering into this Agreement. Ms Galon has either:
 - a) obtained such independent legal advice and are satisfied with the same, prior to executing this Agreement; or,
 - b) willingly chosen not to obtain such advice prior to executing this Agreement.
 6. Ms Galon hereby affirms that she has read and understands the terms of this Agreement and is signing it voluntarily and of her own free will.

Ms Galon, having waived her rights, undertakes to:

1. Pay a fine in the amount of \$137.00.
2. Pay the total cost of investigation in the amount of \$440.00.
3. Ms Galon will pay all amounts within 30 days of receipt of this Agreement.
4. Ms Galon will ensure E&O is in place while she holds an active insurance licence in Saskatchewan.

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The Committee's Agreement:

1. The Committee agrees to accept from Ms Galon the payments of \$137.00 and \$440.00 as full and final resolution of this violation of Council's Bylaws as outlined in this Agreement.
2. The Committee further agrees to take no further action against Ms Galon for the acknowledged violations of Council's Bylaws that are set out in this Agreement.

Dated at Dalmeny, in the province of, Saskatchewan, this 4th day of February, 2019

Originally signed by _____
Crisalda Rabina Galon

Dated at Saskatoon, in the province of, Saskatchewan, this 8th day of February, 2019

Originally signed by _____
Roderick Baxter, Co-Chair, Complaints and Investigation Committee
Life Insurance Council of Saskatchewan

Dated at Saskatoon, in the province of, Saskatchewan, this 8th day of February, 2019

Originally signed by _____
Stacy Hnatiuk, Co-Chair, Complaints and Investigation Committee
Life Insurance Council of Saskatchewan