



**Consensual Agreement and Undertaking**

(“Agreement”)  
Bylaw 7(5)(3)(b)

between

**The Complaints and Investigation Committee**

(“Committee”)

of

**The General Insurance Council of Saskatchewan**

(“Council”)

and

**Darlene Elizabeth Miller & Delbert Hoffman o/a Miller Agencies**

(“Miller Agencies”)

and

**Darlene Elizabeth Miller – Designated Representative**

(“Miller”)

1. **Miller and Miller Agencies acknowledges and agrees that they violated Bylaws when:**
  - a) contrary to Bylaw 8(2)(g) they violated provisions of the Act, the regulations or the bylaws when they, contrary to Schedule A, Part II(5)(1), failed to maintain registration with Corporate Registry of the Information Services Corporation.
  - b) contrary to Bylaw 8(2)(q) they failed to follow sound business practices.
2. Miller and Miller Agencies’ right to appear before a Discipline Committee of Council has been explained and they fully understands their rights and/or obligations under Council Bylaw 10;
3. Miller and Miller Agencies waive their right to appear before a Discipline Committee and undertake not to exercise any appeal rights they may have under Council Bylaw 10, Section 3 of *The Saskatchewan Insurance Act*, (“Act”) as it relates to matters set out in this Agreement.
4. This Agreement does not preclude Council from pursuing any further investigation against Miller or Miller Agencies for future activities not identified in this Agreement that may be in violation of Council Bylaws or the Act.



## Consensual Agreement and Undertaking

Darlene Elizabeth Miller & Delbert Hoffman  
of Miller Agencies  
Darlene Elizabeth Miller

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5. Miller and Miller Agencies have been advised by the Committee that it is in their interest to obtain independent legal advice before entering into this Agreement. Miller and Miller Agencies have 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. Miller and Miller Agencies hereby affirm that they have read and understand the terms of this Agreement and are signing it voluntarily and of their own free will.

**Miller, having waived her rights, undertakes to:**

Pay a fine in the amount of \$250.

**Miller Agencies, having waived its rights, undertakes to:**

Pay a fine in the amount of \$750.

**Miller and Miller Agencies, jointly and severally agree to:**

1. Reimburse Council's investigation costs in the amount of \$110.
2. Pay all fines and investigative costs within 30 days of receipt of this Agreement, totaling \$860.

**The Committee's Agreement:**

1. The Committee agrees to accept from Miller and Miller Agencies the payments of \$860.00 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 Miller and Miller Agencies for the acknowledged violations of Council's Bylaws that are set out in this Agreement.



## Consensual Agreement and Undertaking

Darlene Elizabeth Miller & Delbert Hoffman  
o/a Miller Agencies  
Darlene Elizabeth Miller

Dated at Pelly, in the province of, Saskatchewan, this 1<sup>st</sup> day of May, 2019

Originally signed by Darlene Miller on behalf of  
**Darlene Elizabeth Miller & Delbert Hoffman o/a Miller Agencies**

Dated at Pelly, in the province of, Saskatchewan, this 1<sup>st</sup> day of May, 2019

Originally signed by  
**Darlene Elizabeth Miller**

Dated at Saskatoon, in the province of, Saskatchewan, this 6<sup>th</sup> day of May, 2019

Originally signed by  
**Laureen Major, Co-Chair, Complaints and Investigation Committee  
General Insurance Council of Saskatchewan**

Dated at Regina, in the province of, Saskatchewan, this 13<sup>th</sup> day of May, 2019

Originally signed by  
**Anne Parker, Co-Chair, Complaints and Investigation Committee  
General Insurance Council of Saskatchewan**

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 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.