



Consensual Agreement and Undertaking

(“Agreement”)

Bylaw 7(5)(3)(b)

Between

The Complaints and Investigation Committee

(“Committee”)

of

The Life Insurance Council of Saskatchewan

(“Council”)

and

Jones DesLauriers Blevins Insurance Group Inc.

o/a Smart Assure Insurance Services

(“JDB”)

1. JDB acknowledges and agrees that it violated Council Bylaws when:

a) contrary to Bylaw 8(2)(g) it violated provisions of the Act, the regulations or the bylaws when it:

i. acted contrary to Schedule A, Part II(5)(1) when it failed to maintain registration with ISC Corporate Registry.

b) contrary to Bylaw 8(2)(q) it:

i. failed to follow sound business practices when it failed to maintain its registrations on the ISC Corporate Registry but continued to maintain an in force insurance licence in Saskatchewan from September 9, 2015 to April 18, 2016 (222 days), April 18, 2016 to August 25, 2017 (494 days) and April 30, 2016 to March 28, 2019 (1062 days).

2. JDB’s right to appear before a Discipline Committee of Council has been explained and it fully understand(s) its rights and/or obligations under Council Bylaw 10;

3. JDB waives its right 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*, (“Act”) as it relates to matters set out in this Agreement.



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4. This Agreement does not preclude Council from pursuing any further investigation against JDB for future activities not identified in this Agreement that may be in violation of Council Bylaws or the Act.
5. JDB has been advised by the Committee that it is in its interests to obtain independent legal advice before entering into this Agreement. JDB has either:
 - a) obtained such independent legal advice and is satisfied with the same, prior to executing this Agreement; or
 - b) willingly chosen not to obtain such advice prior to executing this Agreement.
6. JDB hereby affirms that it has read and understand the terms of this Agreement and is signing it voluntarily and of its own free will.

JDB, having waived its rights, and undertakes to pay the amount of \$1330 within 30 days of receipt of this Agreement.

JDB will ensure Corporate registration is in place while it holds an active insurance licence in Saskatchewan.

The Committee's Agreement:

1. The Committee agrees to accept from JDB payment of \$1330 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 it for the acknowledged violations of Council's Bylaws that are set out in this Agreement.

Dated at Toronto, in the province of, Ontario, this 3rd day of July, 2019
(Town/City) (Month) (Year)

Originally signed by Robert Jones, CEO

Signature

Print name and title

**On behalf of Jones DesLauriers Blevins Insurance Group Inc.
o/a Smart Assure Insurance Services**



Consensual Agreement and Undertaking

Jones DesLauriers Blevins Insurance Group Inc.
o/a Smart Assure Insurance Services

Dated at Saskatoon, in the province of, Saskatchewan, this 15th day of July, 2019
(Town/City) (Month) (Year)

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 16th day of July, 2019
(Town/City) (Month) (Year)

Originally signed by _____

**Stacy Hnatiuk, Co-Chair, Complaints and Investigation Committee
Life 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.