



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

Adela Donato Biglete

("Biglete")

Misconduct

1. Biglete acknowledges and agrees that they violated Council Bylaws when:

- a) contrary to Bylaw 8(2)(g) she violated the following provision of *The Saskatchewan Insurance Act* ("Act"):

418 No insurer or agent shall appoint, permit or authorize any person to do any of the things in respect of which a license is required unless the person is the holder of a subsisting license.

Rights and Obligations

1. Biglete'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.
2. Biglete 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 Act as it relates to matters set out in this Consensual Agreement and Undertaking.
3. This Agreement does not preclude Council from pursuing any other investigation against Biglete for activities not identified in this Agreement that may be in violation of Council Bylaws or the Act.



4. Biglete has been advised by the Committee that it is in her interest to obtain independent legal advice before entering into this Agreement. She 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.
5. Biglete hereby affirms that she has read and understood the terms of this Agreement and is signing it voluntarily and of her own free will.

Biglete, having waived her rights, undertakes to:

1. Pay a fine in the amount of \$1500.
2. Reimburse Council's investigation costs in the amount of \$330.
3. Pay all fines and investigation costs, totaling \$1830, within 30 days of receipt of this Agreement.
4. Accept her licence suspension for one month beginning at 12:01 a.m. August 1, 2019 and ending 11:59 p.m. August 31, 2019.

The Committee's Agreement:

1. The Committee agrees to accept from Biglete the payment of \$1830, and the one month suspension of her licence, 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 Biglete for the acknowledged violations of Council's Bylaws that are set out in this Agreement.

Dated at Estevan, in the province of, Saskatchewan, this 19th day of July, 2019
(Town/City) (Month) (Year)

Originally signed by _____

Adela Donato Biglete



Consensual Agreement and Undertaking

Adela Donato Biglete

Dated at Saskatoon, in the province of, Saskatchewan, this 9th day of August, 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 19th day of August, 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.