



**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

**Percy Hunt Travel Group Inc. o/a Vision Travel**

(“Percy Hunt”)

**Misconduct**

**1. Percy Hunt acknowledges and agrees that it violated Council Bylaws when:**

- a) it acted contrary to the best interests of the consumer or licensees or insurance companies, pursuant to Bylaw 8(1)(a).
- b) pursuant to Bylaw 8(2)(g), it violated the following provisions of the Act:
  - i. Section 418:
    - Did appoint, permit or authorize any person to do any of the things in respect of which a licence is required unless the person is the holder of a subsisting licence
  - ii. Section 444:
    - Did directly, or indirectly, pay or allow, or offer or agree to pay or allow, any commission or other compensation or anything of value to any person for acting or attempting or assuming to act as an insurance agent in respect of insurance in Saskatchewan unless that person holds at the time a subsisting licence under this act as an agent or a salesperson
- c) Contrary to Bylaw 8(2)(q):
  - i. failure to follow sound business practices.



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- d) Contrary to Bylaw 8(2)(r):
  - i. failed to exercise reasonable and prudent oversight when acting in a supervisory capacity.

### **Rights and Obligations**

2. Percy Hunt's right to appear before a Discipline Committee of Council has been explained and it fully understands its rights and/or obligations under Council Bylaw 10;
3. Percy Hunt waives its's 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 Act as it relates to matters set out in this Agreement.
4. This Agreement does not preclude Council from pursuing any further investigation against Percy Hunt for future activities not identified in this Agreement that may be in violation of Council Bylaws or the Act.
5. Percy Hunt has been advised by the Committee that it is in its interests to obtain independent legal advice before entering into this Agreement. Percy Hunt 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. Percy Hunt hereby affirms that it has read and understood the terms of this Agreement and is signing it voluntarily and of Percy Hunt's own free will.

### **Percy Hunt, having waived its rights, undertakes to:**

1. Pay a fine in the amount of \$15,000.
2. Reimburse Council's investigation costs in the amount of \$1,100.
3. Pay all fines and investigative costs within 30 days of receipt of this Agreement, totaling \$16,100.



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### The Committee's Agreement:

1. The Committee agrees to accept from Percy Hunt the payments of \$16,100 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 Percy Hunt for the acknowledged violations of Council's Bylaws that are set out in this Agreement.

Dated at Toronto, in the province of, Ontario, this 7<sup>th</sup> day of August, 2019  
(Town/City) (Month) (Year)

Originally signed by Robert Filkin Vice President and General Counsel

Signature

Print name and title

**On behalf of Percy Hunt Travel Group Inc. o/a Vision Travel**

Dated at Saskatoon, in the province of, Saskatchewan, this 14<sup>th</sup> day of August, 2019  
(Town/City) (Month) (Year)

Originally signed by

**Lauren Major, Co-Chair, Complaints and Investigation Committee  
General Insurance Council of Saskatchewan**

Dated at Regina, in the province of, Saskatchewan, this 27<sup>th</sup> day of August, 2019  
(Town/City) (Month) (Year)

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.