



Consensual Agreement and Undertaking

("Agreement")

Bylaw 7(5)(3)(b)

Between

The Complaints and Investigation Committee

("Committee")

of

The Life Insurance Council of Saskatchewan

("LICS")

and

The General Insurance Council of Saskatchewan

("GICS")

and

Kyle Knight Management Ltd. and Knight Automotive Inc.

o/a Western Dodge Chrysler Jeep

o/a Western Honda

o/a Western Nissan

("Knight")

1. Knight 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 GICS Schedule A, Part II, Section 5(1) and LICS Schedule A, Part II Section 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 registration on the Saskatchewan Corporate Registry but continued to maintain an in force insurance licence in Saskatchewan from January 1, 2017 to February 15, 2017 and March 1, 2018 to April 2, 2019, a total of 442 days.
2. Knight'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;



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o/a Western Dodge Chrysler Jeep o/a Western Honda o/a Western Nissan

3. Knight 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.
4. This Agreement does not preclude Council from pursuing any further investigation against Knight for future activities not identified in this Agreement that may be in violation of Council Bylaws or the Act.
5. Knight has been advised by the Committee that it is in its interests to obtain independent legal advice before entering into this Agreement. Knight 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. Knight hereby affirms that it has read and understands the terms of this Agreement and is signing it voluntarily and of its own free will.

Knight, having waived its rights, undertakes to pay all fines and investigative costs within 30-days of receipt of this Agreement, totaling \$830.

Knight 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 Knight payment of \$830 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.



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Kyle Knight Management Ltd. and Knight Automotive Inc.
o/a Western Dodge Chrysler Jeep o/a Western Honda o/a Western Nissan

Dated at Moose Jaw, in the province of, Saskatchewan, this day of July, 2019
(Town/City) (Month) (Year)

Originally signed by Paula Jackson Marion Blind, Controller/Controller
Signature Print name and title

On behalf of Kyle Knight Management Ltd. and Knight Automotive Inc.

Dated at Saskatoon, in the province of, Saskatchewan, this 11th 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**

Dated at Saskatoon, in the province of, Saskatchewan, this 24th day of July, 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 6th 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.