



## **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

### **Harvard Western Ventures o/a Harvard Western Insurance**

("Harvard")

and

### **Mike Hordichuk - Designated Representative**

("Hordichuk")

1. **Harvard and Hordichuk acknowledge and agree that they violated Council Bylaws when:**
  - a) contrary to Bylaw 8(2)(g) they failed to provide notice within five days of a licensee's resignation, pursuant to section 435(2) of *The Saskatchewan Insurance Act* ("Act"); and,
  - b) contrary to Bylaw 8(2)(q) they failed to follow sound business practice.
2. Harvard and Hordichuk's rights to appear before a Discipline Committee of Council have been explained to them and they fully understand their rights and/or obligations under Council Bylaw 10.
3. Harvard and Hordichuk waive their rights to appear before a Discipline Committee and undertake not to exercise any appeal rights they may have under Council Bylaw 10(3) of the Act as it relates to matters set out in this Agreement.
4. This Agreement does not preclude Council from pursuing any other investigation against Harvard and Hordichuk for activities not identified in this Agreement that may be in violation of Council Bylaws or the Act.



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5. Harvard and Hordichuk have been advised by the Committee that it is in their interest to obtain independent legal advice before entering into this Agreement.
  - a) Harvard and Hordichuk have obtained such independent legal advice and are satisfied with the same, prior to executing this Agreement, or
  - b) Harvard and Hordichuk have willingly chosen not to obtain such advice prior to executing this Agreement.
6. Harvard and Hordichuk hereby affirm that they have read and understand the terms of this Agreement and are signing it voluntarily and of their own free will.

### **Harvard having waived its rights, undertakes to:**

Pay a fine in the amount of \$250.

### **Hordichuk having waived his rights, undertakes to:**

Pay a fine in the amount of \$250.

### **Harvard and Hordichuk agree to:**

1. Jointly and severally reimburse Council's cost of investigation in the amount of \$330.
2. Pay all fines and investigative costs within 30 days of receipt of this Agreement.

### **The Committee's Agreement:**

1. The Committee agrees to accept from Harvard and Hordichuk the payment of \$830 as full and final resolution of this violation of Council's Bylaws as outlined in this Agreement; and,
2. The Committee further agrees to take no further action against Harvard and Hordichuk for the acknowledged violations of Council's Bylaws that are set out in this Agreement.



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Dated at Regina, in the province of, Saskatchewan, this 2<sup>nd</sup> day of May, 2019

Originally signed by Mike Hordichuk

**Mike Hordichuk, Designated Representative**

Dated at Regina, in the province of, Saskatchewan, this 2<sup>nd</sup> day of May, 2019

Originally signed by Pauline Folk

**Harvard Western Ventures o/a Harvard Western Insurance**

Dated at Saskatoon, in the province of, Saskatchewan, this 8<sup>th</sup> day of May, 2019

Originally signed by Laureen Major

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

Dated at Regina, in the province of, Saskatchewan, this 21<sup>st</sup> day of May, 2019

Originally signed by Anne Parker

**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.