



## CONSENSUAL AGREEMENT AND UNDERTAKING

("Agreement")

Between

### THE MARKET PRACTICES COMMITTEE

("Committee")

of

### THE GENERAL INSURANCE COUNCIL OF SASKATCHEWAN

("Council")

And

### Claude Henri Joseph Forest

("Forest")

Forest acknowledges and agrees that he received Notice regarding a proposed action pursuant to Section 10-11 of *The Insurance Act* (the "Act"), and the reasons therefor, from Council, dated November 18, 2020.

**Forest acknowledges and agrees that he is guilty of misconduct by violating Council Bylaws on his March 18, 2020 Annual Reporting Form as follows:**

**Bylaw 4-1 (2) Without limiting the generality of subsection 4-1 (1), a licensee may be guilty of misconduct if the licensee:**

- (k) Makes a material misstatement in an application for license or report to continue a license, pursuant to clauses 5-39 (1)(a) and 5-64 (1)(a) of the Act;

**Forest acknowledges and agrees that:**

- a. His right to make a written submission to, or appear before the Committee at an oral hearing, as to why this action should not be taken, has been explained to him and that he fully understands his rights and/or obligations.
- b. He waives his right to make a written submission to the Committee or to appear before the Committee at an oral hearing and chooses to resolve this matter by way of this Agreement and accordingly waives any right of appeal with respect to this action.



# Consensual Agreement and Undertaking Claude Henri Joseph Forest

- c. This Agreement does not preclude Council from pursuing any other investigation and/or sanctions against him for activities not identified in this Agreement that may be in violation of the Act, *The Insurance Regulations* ("the regulations") or Council Bylaws.
- d. He has been advised that it is in his best interest to obtain independent legal advice before entering into this Agreement, and he has either:
  - i. obtained such independent legal advice prior to executing this Agreement; or,
  - ii. has willingly chosen not to obtain such advice prior to executing this Agreement.
- e. He hereby affirms that he has read and understands the terms of this Agreement and is signing it voluntarily and of his own free will.

**Forest having waived his rights, accepts and undertakes to fulfill the sanctions imposed by the Committee as follows:**

- 1. Pay the following:
  - a. a fine in the amount of \$2000 and
  - b. costs of investigation (3 hours x \$330) in the amount of \$330.
- 2. To pay the fine and costs of \$2330 within 30 days from the date of this Agreement.

**The Committee's Agreement:**

- 1. Upon fulfillment of the sanctions imposed, the Committee agrees this to be the full and final resolution of the violations of Council's Bylaws by Forest as outlined in this Consensual Agreement and Undertaking

*Originally signed by:*

January 22, 2021

\_\_\_\_\_  
**Claude Henri Joseph Forest**

\_\_\_\_\_  
**Date**

*Originally signed by Anne Parker for:*

January 26, 2021

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**THE MARKET PRACTICES COMMITTEE  
General Insurance Council of Saskatchewan**

\_\_\_\_\_  
**Date**