

## **Consensual Agreement and Undertaking**

**Between**

**The Complaints and Investigation Committee  
of  
The Life Insurance Council of Saskatchewan  
(the Committee)**

**And**

**Brent Cameron Metz**

The Committee is authorized under Bylaw 7, Section 5, subsection 3, subparagraph (b), to enter into consensual resolutions of complaints.

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 Life Insurance Council of Saskatchewan (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.

### **Brent Cameron Metz (Metz) acknowledges and agrees that:**

1. He violated Council Bylaws when:
  - A. Contrary to Bylaw 8, Section 2 (g) a licensee may be guilty of misconduct if the licensee: violates any provision of the Act, the regulations or the bylaws;
    - i. When contrary to Schedule A, Part II, Section 6, subsection (1) he failed to maintain a valid policy of errors and omissions insurance;
      - a) When on March 1, 2016 he allowed his errors and omissions ("E&O") insurance to lapse while the licence remained active,
      - b) E&O was not re-established until August 2, 2016.
      - c) Metz was without E&O coverage for 154 days; and

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- ii. When contrary to Bylaw 2, Section 1, subsection (4) (d) he failed to immediately notify Council of cancellation or non-renewal of his errors and omissions insurance;
2. His rights to appear before a Discipline Committee of Council have been explained to him and he fully understands his rights and/or obligations under Council Bylaw 10;
3. Metz waives his rights to appear before a Discipline Committee and undertakes not to exercise any appeal rights he may have under Council Bylaw 10, Section 3 or *The Saskatchewan Insurance Act*, (the Act) as it relates to matters set out in this Consensual Agreement and Undertaking (Agreement).
4. This Agreement does not preclude Council from pursuing any other investigation against Metz for activities not identified in this Agreement that may be in violation of Council Bylaws or the Act.
5. Metz has been advised by the Committee that it is in his interests to obtain independent legal advice before entering into this Agreement.
  - a. Metz has obtained such independent legal advice and is satisfied with the same, prior to executing this Agreement, or
  - b. Metz has willingly chosen not to obtain such advice prior to executing this Agreement.
6. Metz hereby affirms that he has read and understood the terms of this Agreement, and is signing it voluntarily and of his own free will.

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

1. Pay a fine in the amount of \$437.00; and
2. Reimburse Council's investigation costs in the amount of \$440.00.
3. Metz will pay all fines and investigative costs within 30 days of receipt of this Agreement.
4. Metz will ensure E&O insurance is in place while he continues to hold an insurance licence.

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## The Committee's Agreement:

1. The Committee agrees to accept from Metz the payment of \$877.00 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 Metz for the acknowledged violations of Council's Bylaws that are set out in this Agreement.

Dated at Regina, in the province of, Saskatchewan, this 6th day of December, 2017.

*Originally Signed by*

\_\_\_\_\_ **Brent Cameron Metz**

Dated at Regina, in the province of, Saskatchewan, this 12th day of December, 2017.

*Originally Signed by*

\_\_\_\_\_ **Roderick Baxter, Chair, Complaints and Investigation Committee**  
**Life Insurance Council of Saskatchewan**