

Consensual Agreement and Undertaking

Between

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

And

Blueprint Planning Group Inc.

And

Bradley Dale Arsenault

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.

Blueprint Planning Group Inc. (Blueprint) acknowledges and agrees that:

1. it violated Council Bylaws when:
 - A. Contrary to Bylaw 8, Section 1 (a) it acted contrary to the best interests of the consumer or licensees or insurance;
 - B. Contrary to Bylaw 8, section 2 (d) it failed to exercise due diligence, resulting in material mis-statement on an application for a licence or reports to continue a licence;
 - C. 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;

Consensual Agreement and Undertaking

Blueprint Planning Group Inc. & Bradley Dale Arsenault

- i. When contrary to Schedule A, Part II, Section 6, subsection (1) it failed to maintain a valid policy of errors and omissions insurance;
 - a) When on July 8, 2017 Blueprint allowed its E&O to lapse while its licence remained active.
 - b) E&O was re-established on October 13, 2017.
 - c) Blueprint was without E&O coverage for 97 days and;
- ii. When contrary to Bylaw 2, Section 1, subsection (4) (d) it failed to immediately notify Council of cancellation or non-renewal of its errors and omissions insurance.

Bradley Dale Arsenault (“Arsenault”) acknowledges and agrees that:

- A. Contrary to Bylaw 8, Section 2 (q) he:
 - i. Failed to follow sound business practices.

Blueprint and Arsenault acknowledge and agree that:

2. Their 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. They waive their rights to appear before a Discipline Committee and undertake not to exercise any appeal rights they 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 Blueprint and/or Arsenault for activities not identified in this Agreement that may be in violation of Council Bylaws or the Act.
5. Blueprint and Arsenault have been advised by the Committee that it is in their interests to obtain independent legal advice before entering into this Agreement. They have either:
 - a) Obtained such independent legal advice and are satisfied with the same, prior to executing this Agreement, or
 - b) Willingly chosen not to obtain such advice prior to executing this Agreement.

Consensual Agreement and Undertaking

Blueprint Planning Group Inc. & Bradley Dale Arsenault

6. Blueprint and Arsenault hereby affirm that they have read and understood the terms of this Agreement and are signing it voluntarily and of their own free will.

Blueprint having waived its rights, undertakes to:

1. Pay a fine in the amount of \$1,250.00;
2. Blueprint will pay all fines within 30 days of receipt of this Agreement.
3. Blueprint will ensure E&O insurance is in place while it continues to hold an insurance licence in Saskatchewan.

The Committee's Agreement:

1. The Committee agrees to accept from Blueprint and/or Arsenault the payment of \$1,250.00 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 Blueprint for the acknowledged violations of Council's Bylaws that are set out in this Agreement.

Dated at Edmonton, in the province of, Alberta, this 13th day of November, 2018

Originally Signed by

Bradley Dale Arsenault for Blueprint Planning Group Inc.

Dated at Regina, in the province of, Saskatchewan, this 11th day of December, 2018

Originally Signed by

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