



**Consensual Agreement and Undertaking**  
("Agreement")

Bylaw 7(5)(3)(b)

between

**The Complaints and Investigation Committee**  
("Committee")

of

**The General Insurance Council of Saskatchewan**  
("General Council")

and

**The Life Insurance Council of Saskatchewan**  
("Life Council")

and

**Dickson Agencies (1975) Ltd. o/a Dickson Agencies**  
("Dickson")

and

**Kevin Alfred Sutter**  
("Sutter")

**1. Dickson and Sutter acknowledges and agrees that they violated Bylaws when:**

- a) contrary to Bylaw 8(1)(a) they acted contrary to the best interests of the consumer or licensees or insurance companies.
- b) contrary to Bylaw 8(2)(g) they violated provisions of the Act, the regulations or the bylaws when they:
  - i. acted contrary to Schedule A, Part II(5)(1) when they failed to provide evidence of registration with ISC Corporate Registry.
- c) contrary to Bylaw 8(2)(q) they:
  - i. failed to follow sound business practices.
  - ii. when they failed to maintain its registration on the Saskatchewan Corporate Registry but continued to maintain an in force insurance licence in Saskatchewan from February 28, 2008 to March 15, 2019, a total of 11 years and 14 days.



## Consensual Agreement and Undertaking

Dickson Agencies (1975) Ltd. o/a Dickson Agencies

Kevin Alfred Sutter

---

- d) Contrary to Bylaw 8(2)(r) the Designated Representative:
  - i. failed to exercise reasonable and prudent oversight when acting in a supervisory capacity.
2. Dickson and Sutter's right to appear before a Discipline Committee of Council has been explained and they fully understand their rights and/or obligations under Council Bylaw 10;
3. Dickson and Sutter waive their right to appear before a Discipline Committee and undertake 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 Dickson and Sutter for future activities not identified in this Agreement that may be in violation of Council Bylaws or the Act.
5. Dickson and Sutter have been advised by the Committee that it is in their interest to obtain independent legal advice before entering into this Agreement. Dickson and Sutter have 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. Dickson and Sutter hereby affirm that they have read and understand the terms of this Agreement and is signing it voluntarily and of their own free will.

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

Pay a fine in the amount of \$250.

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

Pay a fine in the amount of \$250.

### **Dickson and Sutter, jointly and severally agree to:**

Reimburse Council's investigation costs in the amount of \$330.

Pay all fines and investigative costs within 30 days of receipt of this Agreement, totaling \$830.

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

1. The Committee agrees to accept from Dickson and Sutter the 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 Dickson and Sutter for the acknowledged violations of Council's Bylaws that are set out in this Agreement.



## Consensual Agreement and Undertaking

Dickson Agencies (1975) Ltd. o/a Dickson Agencies

Kevin Alfred Sutter

Dated at Swift Current, in the province of, Saskatchewan, this 9th day of May, 2019  
(Town/City) (Month) (Year)

Originally signed by Kevin Sutter

**Dickson Agencies (1975) Ltd o/a Dickson Agencies**

Dated at Swift Current, in the province of, Saskatchewan, this 9th day of May, 2019  
(Town/City) (Month) (Year)

Originally signed by

**Kevin Alfred Sutter**

Dated at Saskatoon, in the province of, Saskatchewan, this 15th day of May, 2019  
(Town/City) (Month) (Year)

Originally signed by

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

Dated at Regina, in the province of, Saskatchewan, this 11th day of June, 2019  
(Town/City) (Month) (Year)

Originally signed by

**Anne Parker, Co-Chair, Complaints and Investigation Committee  
General Insurance Council of Saskatchewan**

Dated at Saskatoon, in the province of, Saskatchewan, this 3rd day of June, 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 4th day of June, 2019  
(Town/City) (Month) (Year)

Originally signed by

**Stacy Hnatiuk, Co-Chair, Complaints and Investigation Committee  
Life 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.