



## CONSENSUAL AGREEMENT AND UNDERTAKING

("Agreement")

Between

### THE MARKET PRACTICES COMMITTEE

("Committee")

of

### THE GENERAL INSURANCE COUNCIL OF SASKATCHEWAN

("Council")

And

**Suzanne Margaret Cairns**

("Cairns")

**Designated Representative**

**Knight Archer Insurance Ltd. a/o/a Knight Archer Insurance Brokers  
a/o/a Knight Archer Insurance**

Cairns acknowledges and agrees that she received the Notice regarding a Proposed Action pursuant to Section 10-11 of *The Insurance Act* (the "Act"), and the reasons therefor, from Council, dated August 18, 2021.

**Cairns acknowledges and agrees that she is guilty of misconduct by violating the Act and Council Bylaws as follows:**

**Bylaw 4-1 (1)** For the purposes of the Act, the regulations and these bylaws, professional misconduct is a question of fact but includes any matter, conduct or thing, whether or not disgraceful or dishonorable that:  
(c) is a breach of the Act, the regulations or these bylaws.

**Bylaw 4-1 (2)** Without limiting the generality of subsection 4-1(1), a licensee may be guilty of misconduct if the licensee:  
(s) is a Designated Representative and fails to carry out his or her responsibilities as outlined in the Act, the regulations, or these bylaws, including Schedule B – Operating Principles for the Designated Representative;



Consensual Agreement and Undertaking  
Suzanne Margaret Cairns (Designated Representative)  
Knight Archer Insurance Ltd. a/o/a Knight Archer Insurance Brokers a/o/a  
Knight Archer Insurance

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The Act states:

**Section: 5-23** If a designated representative who recommended that an individual be issued an insurance agent's licence cancels the recommendation:

(b) the designated representative shall immediately notify the Superintendent in writing of the cancellation and the specific reasons for the cancellation.

**Cairns acknowledges and agrees that:**

- a. Her 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 her and that she fully understands her rights and/or obligations.
- b. She waives her 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.
- c. This Agreement does not preclude Council from pursuing any other investigation and/or sanctions against her for activities not identified in this Agreement that may be in violation of the Act, *The Insurance Regulations* ("the regulations") or Council Bylaws.
- d. She has been advised that it is in her best interest to obtain independent legal advice before entering into this Agreement, and she 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. She hereby affirms that she has read and understands the terms of this Agreement and is signing it voluntarily and of her own free will.

**Cairns having waived her 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 \$750.00 and
  - b. costs of investigation (5 hours x \$110.00) in the amount of \$550.00.
2. To pay the fine and costs of \$1300.00 within 30 days from the date of service of this Agreement.



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**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 Cairns as outlined in this Consensual Agreement and Undertaking

*Originally signed by:*

*August 20, 2021*

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**Suzanne Margaret Cairns, Designated Representative**     **Date**  
**Knight Archer Insurance Ltd. a/o/a Knight Archer**  
**Insurance Brokers a/o/a Knight Archer Insurance**

*Originally signed by Anne Parker for:*

*September 6, 2021*

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

**Penalties affecting insurance intermediary's licence**

**5-39(3)**

If a penalty imposed against a holder of an insurance intermediary's licence pursuant to subsection (2) is not paid within 30 days after the holder is served with the written notice of the penalty and the decision of the Superintendent is not appealed, the licence is automatically suspended immediately following the last date for paying the penalty or appealing the decision, whichever is later, and remains suspended until the penalty is paid or the licence expires.