



**Consensual Agreement and Undertaking**

**Between**

**John Phillip Hewson**

**and**

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

**John Phillip Hewson (Hewson) acknowledges and agrees that:**

1. He violated The Life Insurance Council (Council) Bylaws when:
  - a. contrary to Schedule A, Part II, Section 6, subsection (1) he failed to maintain a valid policy of errors and omissions insurance; and
  - b. contrary to Schedule A, Part II, Section 6, subsection (2) he failed to immediately notify Council of cancellation or non-renewal of his errors and omissions insurance.
2. The breach occurred when he allowed his errors and omissions insurance certificate # FIT0533777001-19733A through Willis Canada Inc. to lapse on April 16, 2010.
3. He was without errors and omission insurance until June 11, 2010 when his Life including Accident and Sickness licence was suspended.
4. He was without errors and omissions insurance for 57 days.
5. 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;
6. He 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 agreement and undertaking.
7. He has been advised by The Committee that it is in his interests to obtain independent legal advice before entering into this consensual agreement and undertaking

**Consensual Agreement and Undertaking****Page 2****Hewson having waived his rights undertakes to:**

1. Pay a fine in the amount of \$436.00; and
2. Reimburse Council's investigation costs in the amount of \$220.00.

**The Committee's Agreement:**

1. The Committee agrees to accept from Hewson the payment of \$656.00 as full and final resolution of his violation of Council's Bylaws; and
2. The Committee further agrees to take no further action against Hewson for the acknowledged violations of Council's Bylaws that are set out in this agreement.

Dated at Regina, in the Province of Saskatchewan, this 7 day of July, 2010.

  
\_\_\_\_\_  
**John Phillip Hewson**

(Phillip)

Dated at Regina, in the Province of Saskatchewan, this       day of July, 2010.

  
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**Kelly Aikens, Chairman, Complaints and Investigation Committee  
Life Insurance Council of Saskatchewan**