Editor's Note: Corrigendum released April 8, 2024. The text of the original decision has been corrected with the text of the corrigendum appended.

IN THE MATTER BETWEEN

CALVIN GRANT MARTIN

AND

THE GENERAL INSURANCE COUNCIL OF SASKATCHEWAN

DECISION OF THE DEPUTY SUPERINTENDENT

A. INTRODUCTION

1. This decision relates to an appeal brought by Mr. Calvin Grant Martin ("**Appellant**" or "**Mr. Martin**") pursuant to sections 466.1(7.1) and 466.1(7.2) of *The Saskatchewan Insurance Act* (the "SK Act") regarding the decision of the General Insurance Council of Saskatchewan ("**GICS**") dated June 27, 2019 to uphold the decision of the GICS Licensing Committee (the "**Licensing Committee**") imposing certain conditions on Mr. Martin's licence. The Notice of Appeal dated July 26, 2019 (the "**Notice**") filed by legal counsel on behalf of the Appellant (see Appendix A hereto) raised a number of grounds largely relating to the conditions imposed on the Appellant's insurance agent licence. I should note that there was a minor typo in the Notice relating to the section of the SK Act pursuant to which the appeal was brought. It reads "466" rather than "466.1". In my view, this does not, in any way, vitiate the Notice. I am only noting it as I have cited the accurate section in this decision, and it is different from what is in the Notice.

2. The appeal was heard in the Fall of 2019 with an oral hearing held on September 20, 2019, and final written submissions provided on September 27, 2019. While I was in the process of preparing my decision, some significant events occurred that warranted an assessment of their impact (if any) on this appeal. While the global pandemic was particularly disruptive of life, two important events also occurred relating to insurance regulation as well as the conditions imposed on Mr. Martin's insurance agent licence. First, on January 1, 2020, the new insurance legislation in Saskatchewan was implemented and, secondly, on June 18, 2020, the GICS Market Practices Committee ("**MPC**") granted an exemption which had the effect of removing the conditions that had been applied to Mr. Martin's licence. As the crux of this appeal concerns the application of these conditions and a request to have them varied, it raised the question of whether, in light of the removal of the conditions by the MPC, the appeal had become moot.

3. For the reasons discussed below, I have concluded that the appeal has become moot in light of the decision by the MPC to remove the conditions that formed the basis of the appeal by Mr. Martin.

B. <u>RELEVANT EVENTS TIMELINE</u>

4. A timeline of relevant events is noted below to provide more background context:

May 10, 2019: Mr. Martin applied to the Licensing Committee for a Level 3 insurance agent licence, with the intention of purchasing and managing the Coronach Insurance Agency. Mr. Martin had been previously licensed as an insurance agent as a level 3 agent from the years 1992 to 1998. In 1999, he commenced work with a succession of school boards which continued until 2018. Mr. Martin did not hold an insurance agent licence after 2000 until 2019 when he was issued a conditional licence.

May 22, 2019: The Licensing Committee granted Mr. Martin a Level 3 licence, with certain conditions, and stated that he would not be allowed to manage an agency until he met the experience requirement outlined in Schedule A, Part II, Section 4(2) of the General Insurance Council Bylaws ("**Bylaws**"), which stated that a level 3 licensee shall not manage an agency unless he or she has at least two years' experience as a licensed agent/salesperson within the past five years.

June 3, 2019: Mr. Martin appealed the Licensing Committee's decision to the GICS, pursuant to Bylaw 7, Section 4(4) of the Bylaws in place at that time, requesting a waiver from the experience requirement. A waiver could be granted pursuant to Schedule A, Part II, Section 4(3) of the Bylaws which stated "A licensee shall be deemed to satisfy the experience requirement of paragraph (a) of subsection 2 if council is satisfied that the licensee has a combination of education and experience that is equivalent to the requirement".

June 27, 2019: The GICS dismissed the appeal confirming the Licensing Committee's finding that the experience outlined by Mr. Martin in his request for an exemption was not sufficient to waive the experience requirement to manage an insurance agency.

July 25, 2019: Mr. Martin was issued a conditional licence under which he was still not permitted to manage an insurance agency until he met the experience requirements set out in the conditions of the Licensing Committee's decision.

July 29, 2019: Mr. Martin filed a Notice of Appeal dated July 26, 2019, by email with the Deputy Superintendent appealing the June 27, 2019 decision of the GICS.

September 19, 2019: Brief of Law dated September 19, 2019 was filed on behalf of Mr. Martin.

September 20, 2019: The appeal of the GICS decision (the "**Appeal**") was heard by the Deputy Superintendent.

September 27, 2019: Final written submissions were provided by the parties to the Deputy Superintendent for review and consideration.

January 1, 2020: *The Saskatchewan Insurance Act* ("**SIA**") and its regulations were repealed and replaced by *The Insurance Act* ("**IA**") and *The Insurance Regulations*. The Bylaws were also repealed and replaced by new Bylaws on this same date.

March 2020: The Financial and Consumer Affairs Authority (FCAA) offices, including that of the Deputy Superintendent, moved to remote work because of the global COVID 19 pandemic.

June 8, 2020: Mr. Martin made a second application to the GICS requesting an exemption from the experience requirement.

June 18, 2020: Mr. Martin was advised in a letter from Ron Fullan, then Executive Director of the Insurance Councils of Saskatchewan, that the MPC had granted the exemption on the basis that "…the Committee has determined that the combination of your past year as a licensee, the significant number of CE (continuing education) hours completed in the past year, your previous experience as a licensee, your previous experience managing an agency and CAIB designation in 1997 would be "at least equivalent to the requirements outlined in the Bylaws", as required by Bylaw 3-3(2)(a)". As of this date, there were no outstanding conditions on Mr. Martin's licence.

5. While the Appellant raised a couple of issues and sought certain reliefs (see Appendix B), I have narrowed the issues for determination to the ones identified below, given the developments I alluded to in para. 2 above.

C. ISSUES FOR DETERMINATION

Did the Appeal become moot due to the June 18, 2020, decision of the GICS Market Practices Committee?

Does the repeal of The Saskatchewan Insurance Act and replacement by The Insurance Act impact the Deputy Superintendent's power to issue a decision?

Should costs be ordered as requested?

D. DISCUSSION AND ANALYSIS

Did the Appeal become moot due to the June 18, 2020, decision of the GICS Market Practices Committee?

6. The test for mootness was set out by in *Borowski v A.G. Canada*, [1989] 1 S.C.R. 342 where the Court noted in para. 15 that the doctrine of mootness "*...applies when the*

decision of the court will not have the effect of resolving some controversy which affects or may affect the rights of the parties. If the decision of the court will have no practical effect on such rights, the court will decline to decide the case." It goes on to state that if "*…subsequent to the initiation of the action or proceeding, events occur which affect the relationship of the parties so that no present live controversy exists which affects the rights of the parties, the case is said to be moot*."[1]

7. *Borowski* further sets out a two-step analysis to determine if a matter is moot[2]:

    a. Determine whether the required tangible and concrete dispute has disappeared and the issues have become academic.

    b. If the answer to the above is yes, is it necessary to decide if the court should exercise its discretion to hear the case?

8. Before proceeding to discuss the two-stage step, I should note that the doctrine of mootness was discussed by the Court in the context of an administrative decision in *United Food and Commercial Workers Local 1400 v Wal-Mart Canada Corp,* 2012 SKCA 131. In that case, the Court noted that there was no basis for concluding that the administrative decision maker was precluded from acting on the doctrine of mootness and proceeded to apply the two-step process discussed in *Borowski.*

9. The first step of the *Borowski* analysis is also sometimes referred to as whether there is a "live controversy" as in *Prince Albert Right to Live Association v Prince Albert (City),* 2020 SKCA 96 at para 54. In that case the Saskatchewan Court of Appeal stated that a live controversy may cease to exist in circumstances such as when:

    - the decision will or may no longer actually affect the rights of the parties;
    - where the practical relief sought is no longer available because of alterations in the factual or legal matrix of the case;
    - where a decision on the merits would have no practical effect on the parties' rights; and

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[1] *Borowski v A.G. Canada, [1989] 1 S.C.R. 342* (*Borowski*) at para 15:

"The doctrine of mootness is an aspect of a general policy or practice that a court may decline to decide a case which raises merely a hypothetical or abstract question. The general principle applies when the decision of the court will not have the effect of resolving some controversy which affects or may affect the rights of the parties. If the decision of the court will have no practical effect on such rights, the court will decline to decide the case. This essential ingredient must be present not only when the action or proceeding is commenced but at the time when the court is called upon to reach a decision. Accordingly, if, subsequent to the initiation of the action or proceeding, events occur which affect the relationship of the parties so that no present live controversy exists which affects the rights of the parties, the case is said to be moot. The general policy or practice is enforced in moot cases unless the court exercises its discretion to depart from its policy or practice."

[2] *Borowski* at para 16:

"First, it is necessary to determine whether the required tangible and concrete dispute has disappeared and the issues have become academic. Second, if the response to the first question is affirmative, it is necessary to decide if the court should exercise its discretion to hear the case"

- where the question the court is now being asked to resolve has been overtaken by post-decision events or a subsequent decision of a decision-maker.[3]

10. I find all four of these circumstances exist in this case and that the live controversy in this case has disappeared. The decision of the MPC to grant Mr. Martin the exemption from the experience requirements has resulted in Mr. Martin having no outstanding conditions on his licence. The orders sought from me by Mr. Martin in this appeal are all now unnecessary as the removal of conditions on his licence grants him the relief he requested in the Appeal. There is therefore no further relief that I could grant following his requests and any such decision I would make would have no practical effect on the parties.

11. As the answer to the first step is "Yes", the live controversy in this case has disappeared. I now need to determine whether I should exercise my discretion to hear the case and render a decision in any event. There are three reasons that I may wish to exercise my discretion and render a decision[4]:

    a. where a final decision may have collateral consequences and impact other parties;

    b. where the case brings up an issue of public importance whereby a resolution would be in the public interest, while considering the scarce judicial resources available; or

    c. where a decision is required in order for the court to demonstrate its proper law-making function by being sensitive to its role and not making decisions that are tantamount to legislating, which should be left to the executive branch of government.

12. I do not find that these circumstances warrant the exercise of my discretion to render a decision despite there being no live controversy remaining as they do not satisfy the reasons set out above. A final decision will not impact other parties. The conditions that were placed on Mr. Martin's licence only applied to his licence and not to any other parties' license, therefore any decision would only impact Mr. Martin. The decision to place conditions on Mr. Martin's licence was made based on Mr. Martin's application and his unique circumstances and the appeal was based on a question of the interpretation of those circumstances. The decision will not impact other parties as every application is assessed based on its unique factors. Therefore, I do not find a broader public interest reason to render a decision in this case, nor is there a reason to render a decision clarifying a point

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[3] *Prince Albert Right to Live Association v Prince Albert (City)*, 2020 SKCA 96 at para 54:

> "Without attempting to define the term exhaustively, based on the foregoing, I conclude that a live controversy may cease to exist in the following circumstances: when the tangible and concrete dispute has disappeared; when the decision will or may no longer actually affect the rights of the parties; where the practical relief sought is no longer available because of alterations in the factual or legal matrix of the case; where the question before the court has ceased to exist or the substratum of the litigation has disappeared; where a decision on the merits would have no practical effect on the parties' rights; and where the question the court is now being asked to resolve has been overtaken by post-decision events or a subsequent decision of a decision-maker."

[4] *Borowski* at paras 31-40.

of law as the appeal was not based on interpretation of a point of law so much as the facts of the case and application of the existing law to those facts.

13. In light of the above, I find that the Appeal has become moot, and there are no circumstances, as noted, requiring that I exercise my discretion to hear the matter nonetheless.

Does the repeal of The Saskatchewan Insurance Act and replacement by The Insurance Act impact the Deputy Superintendent's power to issue a decision?

14. As noted above, one of the significant events that occurred during my deliberations was the replacement of *The Saskatchewan Insurance Act* with *The Insurance Act* on January 1, 2020. This new legislation made numerous changes to substantive and procedural matters as they had been set out in the old legislation. One of the changes germane to the appeal process is that challenges to decisions of the GICS are now heard by an appeal panel established under *The Financial and Consumer Affairs Authority of Saskatchewan.* Thus, the question arises of whether the Deputy Superintendent can still issue a decision in this case, or if it instead must be referred to an appeal panel pursuant to the new appeal provisions in the IA.

15. This question can be answered by examining the difference between "substantive" and "procedural" rights. The case of *R v Dineley*[5] defines these two types of rights as follows: a provision is <u>substantive</u> if it alters the legal effect of a transaction or interferes with vested rights,[6] conversely, <u>procedural</u> provisions govern the systems by which facts are proven and legal consequences are established in any type of proceeding.[7] While *Dineley* was decided in the context of criminal proceedings, I should note that the principles enunciated have been applied in non-criminal matters: see for example *Cabiles v. Erbach* 2021 SKQB 129.

16. In the appeal at hand, Mr. Martin's substantive right was whether he would be granted an exemption from the experience requirement so that no conditions would be placed on his

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[5] 2012 SCC 58, [2012] SCJ No 58 (*Dineley*).

[6] *Dineley*, *supra* note 4 at para 52:

> The question is how to determine whether an enactment is substantive or procedural. A provision is substantive if it alters the legal effect of a transaction, or if it interferes with vested rights. While there have been many attempts to define what sorts of provisions interfere with substantive or vested rights, a good starting point is the statement of Duff J. in *Upper Canada College*, at p. 417, citing with approval *Moon v. Durden* (1848), 2 Exch. 22, 154 E.R. 389 (Eng. Exch.), *per* Rolfe B. (at p. 396) and *per* Parke B. (at p. 398): "... it would not only be widely inconvenient but 'a flagrant violation of natural justice' to deprive people of <u>rights acquired by transactions perfectly valid and regular according to the law of the time</u>" (emphasis added).

[7] *Dineley*, *ibid* at para 53:

> Procedural provisions, on the other hand, "govern ... the methods by which facts are proven and legal consequences are established in any type of proceedings": Sullivan, at p. 698; they relate only to the method of conducting litigation, not to the removal of rights of action or defences: *Upper Canada College*, at p. 442, *per* Anglin J.; *Angus*, at p. 265. Included among such provisions are legislative prescriptions of "what evidence must be produced to prove particular facts".

licence. His procedural rights were how he could request such an exemption and how he can appeal the decisions relating to it. As the substantive issue was resolved by the June 18, 2020, decision of the MPC to remove the conditions that had been placed on his licence, the remaining issue is regarding the appeal and is procedural in nature.

17. There is a presumption of legislative intent that operates with respect to purely procedural law. *Dineley* confirmed that, in the absence of legislative indication to the contrary, procedural law is presumed to operate from the moment of its enactment regardless of the timing of the facts underlying a particular case.[8] However, we must also look to the practical effects of overlaying a new procedure on top of a previous one. A case that reviews this idea well is *Canada (Minister of Citizenship and Immigration) v Lok*[9].

18. In *Lok*, an appeal hearing was originally scheduled for March 17, 1998, but was adjourned to a later date in June. The adjournment order required that the respondent file certain documents by March 23, 1998, the appellant file her Memorandum of Fact and Law by April 8, 1998, the respondent file his Memorandum of Fact and Law by May 8, 1998, and the appellant file her Reply by May 15, 1998.

19. On April 25, 1998, the new *Federal Court Rules* came into effect. The new *Rules* provided that appeals should be dealt with based on the record alone, whereas the former *Rules* permitted the calling of witnesses at the appeal hearing. The Court noted that, by the time the new *Rules* were in force, the parties had not only been operating within the context of an appeal hearing that had been adjourned and in contemplation of a hearing that would involve the calling of witnesses, but the procedural steps prior to the hearing were also essentially complete.

20. The Court ultimately concluded that the new *Rules* could not apply in these circumstances as of April 25, 1998. It provided several examples of support for this finding, including that the procedure under the new *Rules* was completely different, the steps in the new *Rules* were inter-related, and the time periods for each step prescribed by the new *Rules* had long since expired.

21. Note that *Lok* was discussing a transitional provision much like that of 11-14 of the IA. A transitional provision is meant to assist in settling issues of conflict between newly enacted Acts and their repealed predecessors. The relevant portion of section 11-14 of the IA reads as follows:

> 11-14 (2) Every investigation, action or proceeding commenced pursuant to the former Act is continued and is to be conducted in conformity with this Act as far as is consistent with this Act.

22. I take guidance from *Lok* where the Court stated that "*the amended Rules are intended to apply prospectively from the date of their coming into force and not to abrogate or replace*

[8] *Ibid* at para 47.

[9] [1998] FCJ No 888 (*Lok*).

procedural steps that have already been completed"[10]. This point, combined with the distinction between substantive and procedural rights as laid out in *Dineley,* supports my finding that the repeal of the SIA and replacement by the IA does not impact my power to issue a decision on this matter. The only step left in the matter is for my decision to be issued. This is the only procedural step remaining with respect to the matter before me. There was nothing further required of the parties concerning the prosecution of the appeal.

23. In my view, section 11-14(2) of the IA noted above envisions a matter that can be "continued" under the new legislation. To argue that this matter should be heard under the IA would not amount to a "continuation" of the matter. Rather, it would be a "re-opening" or "re-hearing" of the matter since a different administrative decision maker under the IA would be required to hear the appeal afresh. It would mean that a matter that, for all intents and purposes, has been concluded save for the issuance of the decision would now be re-opened and reheard all over again. Interpreting section 11-14(2) this way would produce absurd consequences. An interpretation can be considered absurd if it leads to ridiculous or frivolous consequences, if it is extremely unreasonable or inequitable, or if it is illogical or incoherent: see *Rizzo & Rizzo Shoes Ltd. (Re), [1998] 1 S.C.R. 27.* In my view, this would be a ridiculous outcome and inequitable to the parties, if they are required to start the process all over again.

24. In light of the above, I find that I retain my power to issue this decision pursuant to the SIA and do not read section 11-14(2) of the IA as taking away that power. To interpret the provision otherwise would lead to the absurdity alluded to above.

Should costs be ordered costs as requested?

25. During the hearing and as part of the written submissions made by Mr. Martin's counsel, a request was made for costs pursuant to section 466.1(7.6)(h) of the SIA which provides that on an appeal pursuant to this section, the superintendent may make any order as to costs that the superintendent considers appropriate. Counsel described those costs as compensation for the amount expended by Mr. Martin to hire additional staff to carry out duties related to the supervision of an insurance agency that he could not fulfill because of the conditions on his licence. I should note that there was no evidence presented to support the expenses incurred. More importantly, Counsel did not offer any authority in support of their position that the compensation being sought comes within the costs contemplated in the noted provision.

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[10] *Ibid* at para 6:

> While the transitional provision in Rule 501(1) provides for the application of the new *Rules* to an existing proceeding,[1]the amended *Rules* are intended to apply prospectively from the date of their coming into force and not to abrogate or replace procedural steps that have already been completed. This provision must also be read in light of the *Interpretation Act*, R.S.C. 1985, c. I-21, sections 43 and 44[2] which provide that new provisions apply only in so far as they can be adapted to a proceeding taken under the former enactment. In the present proceeding, as of April 25, 1998, there were no procedural steps remaining to which the new *Rules* could sensibly apply. As of that date, the procedure that had been followed by the parties and that ordered by the Court were based on an appeal that has often been described as a *de novo* hearing. The appeal should proceed on that basis.

26. In light of the above, I do not see any justification for awarding the amount described as "costs" by Counsel. In my view, the kind of expenses incurred are not the type of costs that are meant to be claimed under the SIA. Counsel's request for costs is more akin to damages, namely for the expenses incurred for hiring a manager and supervisor. In my view, costs within the contemplation of clause 466.1(7.6)(h) of the SIA would be those that are typically meant to recover monies expended in preparing for and attending the appeal, not as compensation for damages.

E. CONCLUSION

27. In light of the factors set out above, I find that the MPC June 18, 2020 decision to grant Mr. Martin an exemption from the experience requirements under the Bylaws, which resulted in the removal of the conditions on his licence, resulted in Mr. Martin accomplishing his goal of having no conditions on his licence and eliminated the issue at the heart of his Appeal and rendered the Appeal moot. As such, there is nothing further for me to decide on that point. On the issue of costs, and as noted above, I see no basis for awarding the requested costs in this matter and therefore decline to make any award of costs.

28. Pursuant to section 10-33 of the IA, which has replaced the SIA, a decision of the Deputy Superintendent may be appealed to the appeal panel. Such an appeal must commence within 30 days after my decision and the appellant shall serve myself and the chairperson of the Authority with a notice of appeal.

Dated at the City of Regina in the Province of Saskatchewan, this 28th day of March, 2024.

"Janette Seibel"

Janette Seibel

Deputy Superintendent of Insurance

APPENDIX A – NOTICE OF APPEAL

See attached.

APPEAL TO THE SASKATCHEWAN SUPERINTENDENT OF INSURANCE

ON APPEAL PURSUANT TO SECTION 466 (7.1) and 466 (8.1) OF *THE SASKATCHEWAN INSURANCE ACT RSS 1978, c S-26*

BETWEEN:

CALVIN G. MARTIN

APPLICANT

AND:

THE GENERAL INSURANCE COUNSEL OF SASKATCHEWAN

RESPONDENT

**NOTICE OF APPEAL ON BEHALF OF THE APPELLANT,
CALVIN G. MARTIN**

Olive Waller Zinkhan & Waller LLP
Barristers & Solicitors
1000 – 2002 Victoria Ave.
Regina, Saskatchewan
S4P 0R7

NOTICE OF APPEAL

TAKE NOTICE:

1. That Calvin G. Martin, the Appellant, hereby appeals to the Superintendent of Insurance, pursuant to s. 466 (7.1) and 466 (7.2) of *The Saskatchewan Insurance Act, RSS 1978, c S-26* (the "*Act*"), the decision of the General Insurance Council of Saskatchewan ("the Council"), dated June 27, 2019.

2. The appeal is taken upon the following grounds:

    a. The Council incorrectly determined that the Appellant does not meet the standard of knowledge and experience necessary to satisfy the conditions required by Schedule A, Part II, Section 4(2) of The Council's Bylaws;

    b. The Council failed to take into account that the of knowledge and experience possessed by the Appellant surpassed that required by Schedule A, Part II, Section 4(3);

    c. The Council failed to properly consider and weigh the knowledge and experienced the Appellant has gained through working in the past as a licenced insurance broker, and managing a large office;

    d. In the alternative, the Council imposed conditions that are unduly restrictive in this instance.

DATED at the City of Regina, in the Province of Saskatchewan, this 26th day of July, 2019.

OLIVE WALLER ZINKHAN & WALLER LLP

Per:____________________

for Randall M. Sandbeck, Q.C.
Solicitors for the Appellant,
Calvin G. Martin

APPENDIX B – APPELLANT'S ISSUES FOR DETERMINATION AND RELIEF CLAIMED

Relief requested by the Appellant in their Brief dated September 19, 2019 and their Post-Hearing Written Submission dated September 27, 2019.

Brief:

25. The following relief is requested by the appellant:

> i. An order varying the licensing terms imposed by the Licensing Committee, upheld by the Council. It is respectfully requested that this variation contain the following:
>
> > a) A finding that the Appellant meets the education and experience requirement set out in Schedule "A", Part 2, Section 4 of the Bylaws;
> >
> > b) A finding that, as a result of the above, the Appellant may manage an agency immediately.
>
> ii. An order for costs in the amount of $2,000.00 in favour of the Appellant, to compensate the Appellant for employing a manager at Conarch Agencies from the date of purchase.

Post-Hearing Written Submission:

18. In summary, Calvin Martin, the Appellant in this matter, is seeking an order of the Superintendent of Insurance setting out the following:

> a. Calvin shall employ a manager for 3 to 5 hours per week, or an alternative number at the discretion of the Superintendent of Insurance, until such time that the restriction is lifted; and
>
> b. Calvin is not restricted from mentoring junior employees at Coronach Agencies while the restriction applies; and
>
> c. One of the following:
>
> > i. The 9.5 accredited hours of continuing education training and an additional 1.5 hours for no credit combined with Calvin's past experience managing and working in an insurance agency is equivalent to 2 years of working a level 3 licensee and therefore Calvin had fulfilled the equivalent education and experience requirement prior to the date of the hearing. The restriction upon Calvin is lifted as of the September 20th , 2019;
> >
> > or
> >
> > ii. Calvin shall earn 91 credit hours of continuing education by the end of 2019. As this number of hours far exceed the requirements as set out in Schedule "B", Part 1, Section 2, as the requirements for continuing education for insurance brokers and agents in the General Insurance Council Bylaws, being 16 hours in two years for a CAIB qualified person, as of December 31 st, 2019 Calvin will be deemed to have exceeded the requirements of a typical two year Level 3 license holder. Contingent upon Calvin completing 91 credit hours by December 31st, 2019, it is appropriate for any restrictions on Calvin's level 3 license to be lifted as of December 31st, 2019.

IN THE MATTER BETWEEN

CALVIN GRANT MARTIN

AND

THE GENERAL INSURANCE COUNCIL OF SASKATCHEWAN

DECISION OF THE DEPUTY SUPERINTENDENT

CORRIGENDUM to the Decision dated March 28, 2024

April 8, 2024

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[1] On page 1 in the style of cause line 2, "Calvin Gordon Martin" should read "Calvin Grant Martin".

[2] On page 1, para [1], line 1, "Calvin Gordon Martin" should read "Calvin Grant Martin".