



Liberal Party of Canada

350 Albert Street, Suite 920
Ottawa, Ontario, K1P 6M8

Parti libéral du Canada

350, rue Albert, bureau 920
Ottawa (Ontario) K1P 6M8

September 29, 2019

Mr. Roger Sobotkiewicz
Saskatchewan Superintendent of Insurance
Insurance and Real Estate Division, FCAA
1919 Saskatchewan Drive, Suite 601
Regina, SK S4P 4H2

Mr. Daryl McKay
Chair, Insurance Councils of Saskatchewan
310-2631 28th Avenue
Regina, SK S4S 6X3

Dear Mr. Sobotkiewicz and Mr. McKay,

According to a published media report on September 28, 2019, Andrew Scheer appears to have publicly and repeatedly misrepresented himself to Canadians by falsely claiming he was once an insurance broker in Saskatchewan.

“In official bios (such as the one on his Facebook page), Mr. Scheer is said to have been an insurance broker before entering public life. His office said he was an insurance agent. He was not. The Globe and Mail found no record he ever received the licence required by law to work as an insurance agent or broker in Saskatchewan. Asked to clarify, Mr. Scheer’s spokesman, Daniel Schow, said earlier this week that Mr. Scheer took broker courses, but left the industry before receiving a licence. The job functions Mr. Schow listed were clerical, such as issuing licence plates and collecting payments.” (Globe & Mail, September 28, 2019)

Enclosed are multiple examples of Andrew Scheer claiming he had a career as an insurance broker and that he sold insurance – claims that now appear to be completely fabricated. Among the examples is the Conservative Party of Canada website that today identifies Andrew Scheer as an insurance broker. Additionally, last March Andrew Scheer told an Ontario television program that he *“got a job in an insurance office as a broker.” (TVO, March 15, 2019)*



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The Saskatchewan Insurance Act clearly states a broker must be licensed, and that misrepresenting oneself as a licensed broker is a serious offence that could lead to serious penalties.

“No person shall hold himself out as an agent or as a salesman of an agent unless he is the holder of a subsisting licence under this Act

...

Every person who contravenes any provision of this Act is guilty of an offence.”

(Saskatchewan Insurance Act, Sections 417 & 475.1)

<https://pubsaskdev.blob.core.windows.net/pubsask-prod/113905/S26-2018-03-06.pdf>

As the authorities responsible for enforcing the law and the rules, I urge you to investigate immediately and take appropriate action.

Sincerely,

Marco Mendicino

Liberal Candidate for Eglinton—Lawrence



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Andrew Scheer's Claims

March 2019 on TVO "Political Blind Date"

"We fell in love very quickly and I moved to Regina. She was finishing her degree at the University of Regina so I finished up mine there as well. Got a job in an insurance office as a broker, and the next thing you know I put my hat in the ring in the 2004 election."

Clip link: https://drive.google.com/open?id=1PV_vOy_J6EJekXb-njJWtANAG6xNpWXM
(Scheer on TVO's "Political Blind Date, Mar 15, 2019 ([full source](#)))

2019 Scheer Speech to Economic Club of Canada:

"After university I got a job in a small business in Regina selling insurance."

Clip link: [https://drive.google.com/open?id=1GmoEnMc0TIPSDhQsO8liXTfEVXx9UQm-Scheer speech to Economic Club of Canada, May 16, 2019 \(\[full speech\]\(#\)\)](https://drive.google.com/open?id=1GmoEnMc0TIPSDhQsO8liXTfEVXx9UQm-Scheer%20speech%20to%20Economic%20Club%20of%20Canada)

2018 CARP Town Hall:

Andrew Scheer speaks at CARP Town Hall last year. The host introduces Scheer saying "He passed the Canadian Accredited Insurance Broker program and began his career in the insurance industry in Regina." Scheer responds without correcting her, telling a story... "I gotta tell ya, it was mentioned I had my start in the insurance industry..."

Clip link: <https://drive.google.com/open?id=1T2heg8cz4QVbO12QGyJWitcbd0LyEWj>
(Scheer speech to CARP, Jan 5, 2018 [full source](#))

2018 Interview with Paul Wells:

Scheer says "I do come from the insurance world"

Clip link: <https://drive.google.com/open?id=1UrLon7kK6mXNTb6iHzulsamYMx6BaPyX>
(Scheer interview with Paul Wells, March 24, 2018, [full source](#))

Currently on the Conservative Party of Canada website

"Before entering public life, Andrew worked in the private sector as an insurance broker."

<https://www.conservative.ca/andrew-scheer/>

Scheer's 2016 Leadership Campaign Website:

"Andrew grew up in Ottawa and moved to Saskatchewan to be with Jill. Andrew studied History and Politics at the University of Ottawa and the University of Regina. Andrew passed the Canadian Accredited Insurance Broker program and started his career in the insurance industry in Regina."

(Scheer's Leadership Campaign website, 2016)

<https://web.archive.org/web/20161001221404/http://www.andrewscheer.com/about>



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Scheer's 2004 Website:

"Andrew worked for several years on Parliament Hill for the Leader of the Opposition. There he specialized in communications and outreach, gaining valuable experience working in federal politics. He has also worked in an MP's riding office and knows the dual responsibilities of an M.P. as a working parliamentarian, but most importantly, as a true representative of his or her constituents. In Saskatchewan, Andrew passed the Canadian Accredited Insurance Broker program and started his career in the insurance industry, working at Shenher Insurance in Regina."

(Scheer's personal website, 2004,

<https://web.archive.org/web/20040611150829/http://www.andrew2004.com/bio.html>
)

Media Reports:

"Incumbent Lorne Nystrom of the NDP accused the Conservatives of taking a "paternalistic" approach and suggested Scheer doesn't understand such issues since "he's not from here." Scheer, an insurance broker who moved to Saskatchewan, has worked for the Conservative Party on Parliament Hill."

(Regina Leader Post, June 17, 2004)

"Insurance seemed like just the ticket. Scheer got his accreditation and was working as a broker, but the lure of politics proved too strong to ignore."

(Regina Leader Post, Dec 27, 2008)



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The Saskatchewan Insurance Act

Revised Statutes of Saskatchewan, 1978, Chapter S-26 (as amended)

Source: <https://pubsaskdev.blob.core.windows.net/pubsask-prod/113905/S26-2018-03-06.pdf> [6.5mb]

Acting as insurance agent without licence prohibited

416 No person shall act as an insurance agent unless he is the holder of a subsisting licence under this Act as an agent or as a salesman of a licensed agent.

R.S.S. 1965, c.143, s.393; R.S.S. 1978, c.S-26, s.416.

Prohibition respecting holding out

417 No person shall hold himself out as an agent or as a salesman of an agent unless he is the holder of a subsisting licence under this Act.

R.S.S. 1965, c.143, s.394; R.S.S. 1978, c.S-26, s.417.

Prohibition respecting appointment of unlicensed persons

418 No insurer or agent shall appoint, permit or authorize any person to do any of the things in respect of which a licence is required unless the person is the holder of a subsisting licence.

R.S.S. 1965, c.143, s.395; R.S.S. 1978, c.S-26, s.418.

Unauthorized agent not to engage in brokerage business

419 (1) No agent shall engage in the insurance brokerage business or hold himself out as an insurance broker unless he is specifically authorized by his licence to engage in the insurance brokerage business.

Meaning of "insurance brokerage"

(2) The term "insurance brokerage" shall be construed to include any arrangement or agreement under which an agent can be held to be the agent of the insured and not of an insurer.

R.S.S. 1965, c.143, s.396; R.S.S. 1978, c.S-26, s.419.

...

Offences and penalties



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- (1) Every person who contravenes any provision of this Act is guilty of an offence.
- (2) Every person who makes a false or misleading statement in any application or in any proceeding or in response to any audit, examination, inspection or investigation is guilty of an offence.
- (3) Every person who solicits insurance on behalf of an unlicensed insurer is guilty of an offence.
- (4) Every person who is guilty of an offence is liable on summary conviction to:
 - (a) in the case of an individual, a fine not exceeding \$500,000, to imprisonment for a term not exceeding 12 months or to both;
 - (b) in the case of a corporation, a fine not exceeding \$1,000,000.
- (5) If a corporation commits an offence pursuant to this Act, any officer or director of the corporation who directed, authorized, assented to, acquiesced in or participated in the commission of the offence is guilty of the offence and liable on summary conviction to the penalties mentioned in this section whether or not the corporation has been prosecuted or convicted.

1998, c.35, s.40.