

**White, Robert**

April 30, 2013

Regulatory Body: Insurance Council of Manitoba

Decision Maker: Life Insurance Council

Council determined this Life and Accident and Sickness Insurance Agent be fined \$500.00 and assessed partial investigation costs in the amount of \$1,000.00 for violation of *The Insurance Act* Section 113(1)(c) unfair or deceptive acts or practices, and violations of Life Insurance and Accident and Sickness Agent's Code of Conduct (pre 2009): Section 1 Priority of Policyowner Interests, Section 2 Confidential Information, Section 3 Misrepresentation, Section 6 Replacement and (current): Section 1 Interests of the Client, Section 2 Needs of the Client, Section 5 Confidentiality, and Section 7 General Information Disclosure and Documentation.

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