

Western Financial Group (Network) Inc.

June 18, 2013

Regulatory Body: Insurance Council of Manitoba

Decision Maker: General Insurance Council

Agency fined \$2,000.00 and assessed partial investigation costs in the amount of \$1,000.00 for allowing an unlicensed individual to transact insurance business in contravention of *The Insurance Act* of Manitoba, Section 369 (1) and the General Insurance Agent Code of Conduct Section 9 – Unauthorized Practice of the Profession, and for violations of Sections 4 and 5 of the General Insurance Agents Licensing Rules. The Operating Agent was required to provide assurances to Council that the branch office managers would hold a valid Level 3 General Insurance Agent's Licence.