

**Verma, Ravi**

August 31, 2010

Regulatory Body: Insurance Council of Manitoba

Decision Maker: Life Insurance Council

Agent fined \$250.00 and assessed partial investigation costs in the amount of \$250.00 for violations of *The Insurance Act* of Manitoba Section 113 (1) unfair or deceptive acts or practices in the business of insurance, Life Insurance Agents and Accident and Sickness Insurance Agents Licensing Rules Section 8 - Restrictions on transactions by new agents, and Life Insurance and Accident and Sickness Agent's Code of Conduct Section 1 - Interests of the Client and Section 2 - Needs of the Client.

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