

**Bruneau, Doris**

November 2, 2011

Regulatory Body: Insurance Council of Manitoba

Decision Maker: Life Insurance Council

Agent fined \$1,500.00 and assessed partial investigation costs of \$750.00 in violation of *The Insurance Act* of Manitoba; Section 113(1) unfair or deceptive acts or practices in the replacement of life insurance policies, subsections c,d, and e; and the Life Insurance and Accident and Sickness Agent's Code of Conduct: Section 1 - Interests of the Client, Section 2 - Needs of the Client, and Section 7 - General Information Disclosure and Documentation.