

**Earl, Craig**

Date: February 27, 2012

Regulatory Body: Insurance Council of Manitoba

Decision Maker: Life Insurance Council

In the replacement of life insurance, the Agent was fined \$500.00 and assessed partial investigation costs of \$500.00 in violation of Section 113(1) Unfair or Deceptive Acts or Practices in the Business of Insurance, subsections (c), (d), (e) of *The Insurance Act* of Manitoba and Section 1 - Interests of the Client, Section 2 - Needs of the Client, Section 4 - Professionalism and Section 7 - General Information Disclosure and Documentation of the Life Insurance and Accident and Sickness Agent's Code of Conduct.