

Janczyn, Douglas

July 30, 2009

Regulatory Body: Insurance Council of Manitoba

Decision Maker: Life Insurance Council

Council determined that this Life Insurance agent pay a fine in the amount of \$5,000.00 and assessed partial investigation costs of \$2,500.00 for contravention of *The Insurance Act* of Manitoba; Sections 113 (1) and 113 (2) unfair or deceptive act or practice in the business of insurance, and Section 375 demonstrated incompetency or untrustworthiness; and Life Insurance Agent Code of Conduct, Section 1 Priority of Policyowner Interests, Section 3 Misrepresentation, and Section 10 Good Faith and Compliance with Law. Agent was determined to be unsuitable to hold a licence in accordance with Section 371(2) of *The Insurance Act*.