

**Gonzales, Zenaida**

July 30, 2012

Regulatory Body: Insurance Council of Manitoba

Decision Maker: Life Insurance Council

Agent fined \$500.00 and assessed partial investigation costs of \$500.00 in violation of Section 113 (1) (c) (d) (e) and Section 375 (1) (a) of *The Insurance Act* of Manitoba and violation of 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.