Kilgour-Bell Insurance Agencies Ltd.

October 24, 2013

Regulatory Body: Insurance Council of Manitoba

Decision Maker: General Insurance Council

Agency fined \$2,000.00 and assessed partial investigation costs in the amount of \$2,000.00 for violations of *The Insurance Act* of Manitoba, Section 371 (1.1) Liability insurance required and Section 378 (3) Certain agreements respecting premiums prohibited; Regulation 389/87R Section 13 – Liability insurance – general insurance; and General Insurance Agent Code of Conduct Section 1 – Integrity, Section 3 – Quality of Service, Section 7 – Manner of Service, and Section 10 – Conduct Towards Others.