Koslowsky, lan

Date: January 8, 2014 Regulatory Body: Insurance Council of Manitoba Decision Maker: Life Insurance Council

Life and Accident and Sickness Insurance Agent fined 1,500.00 and assessed partial investigation costs of 1,500.00 in violation of sections 113(1)(e) Unfair or deceptive acts or practices in the business of insurance, 113(2), 375(1)(a) Misrepresentation, 375(1)(e) Untrustworthiness and 375(1)(b) of *The Insurance Act* of Manitoba, and sections 1 - Interests of the Client, 4 - Professionalism, 7 - Disclosure and Documentation and 9 - Dealing with the Insurance Council of Manitoba, of the Life Insurance and Accident and Sickness Agent's Code of Conduct.