

Gonzales, Zenaida

December 2, 2011

Regulatory Body: Insurance Council of Manitoba

Decision Maker: Life Insurance Council

Agent fined \$250.00 and assessed partial investigation costs of \$250.00 in violation of *The Insurance Act* of Manitoba; Section 113 (1) (a) and (d), and Section 375 (1) (a)(b) and (e); and the Life Insurance and Accident and Sickness Agent's Code of Conduct - Section 1 – Interests of the Client, Section 2 – Needs of the Client, Section 4 – Professionalism and Section 7- General Information Disclosure and Documentation.