

**Tapia, Gary**

October 13, 2010

Regulatory Body: Insurance Council of Manitoba

Decision Maker: Life Insurance Council

Agent fined \$250.00 and assessed partial investigation costs of \$250.00 in the replacement of insurance in violation of *The Insurance Act* of Manitoba Sections 113 (1) and (2), and 375 (1), 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 and Section 7 - General Information Disclosure and Documentation.