

Calvadores, Marissa

Date: December 18, 2012

Regulatory Body: Insurance Council of Manitoba

Decision Maker: Life Insurance Council

Council determined that this Life and Accident & Sickness Insurance Agent be fined \$1,000.00; assessed partial investigation costs of \$1,000.00 and required to successfully complete the Life Insurance and Accident and Sickness Agent's Code of Conduct quiz in violation of Section 113 (1) (e) Unfair or Deceptive Acts in the Business of Insurance and Section 375 (1) (a) Misrepresentation, Dishonesty of *The Insurance Act* of Manitoba and Section 2 – Needs of the Client, Section 4 – Professionalism, Section 7 – Disclosure and Documentation and Section 9 – Dealing with the Insurance Council of Manitoba, of the Life Insurance and Accident and Sickness Agent's Code of Conduct.