

## **Johnston, Gillian**

Date: January 8, 2014

Regulatory Body: Insurance Council of Manitoba

Decision Maker: Life Insurance Council

Life and Accident and Sickness Insurance Agent fined \$3,000.00 and assessed partial investigation costs of \$1,500.00 in violation of sections 369(1) Not to act without licence and 391 Holding Out, of *The Insurance Act* of Manitoba, and sections 1 – Interests of the Client and 4 – Professionalism, of the Life Insurance and Accident and Sickness Agent's Code of Conduct.