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**We have visited the Web site of the Financial Services
Commission of Ontario**

<http://www.fSCO.gov.on.ca>

The Financial Services Commission of Ontario (FSCO) was created on July 1, 1998, as an arm's-length agency of the Ministry of Finance, integrating the operations of the former Ontario Insurance Commission, Pension Commission of Ontario, and Deposit Institutions Division of the Ministry of Finance. FSCO is comprised of three key parts : the Commission or Board ; the Financial Services Tribunal; and the Superintendent and staff (400 employees), the one who administers and enforces the Financial Services Commission of Ontario Act, 1997 and all other Acts that confer powers on or assign duties to the Superintendent.

FSCO regulates insurance, pensions, credit unions, caisses populaires, cooperatives, mortgage brokers and loan & trust companies. FSCO's mandate is to enhance consumer confidence and public trust in the regulated sectors and to make recommendations to the Minister on the matters affected these sectors.

The Site Map give information about the FSCO and its financial services sectors, Rules of Practice & Procedure for Hearings, Ombudsman, Forms, Licensing, Employment Opportunities and Links.

The Web Site also contains a Consumer Information section on different matters : Consumer Brochures, Consumer Awareness Media Articles, Consumer Advisory, Enforcement Action, Insurance Industry Financial Summary and Consumer Complaints.

We can also find a What's New section and FSCO Publications section (Bulletins, New Releases, Joint Forum Releases and Other Publications).

Readers, as well as insurance companies, associations and organizations are encouraged to let us know their Web page.