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Capital United Brokers and "Gina" are not licensed to do insurance business in Ontario

October 10, 2013


The Financial Services Commission of Ontario (FSCO) is warning consumers that Capital United Brokers, and an individual called "Gina" claiming to represent the company, are not licensed to do insurance business in Ontario.

Following a referral, consumers contacted "Gina" directly by phone at 601-990-6303 , and at 276-415-6028 . The individual claimed to work for Capital United Brokers.


One consumer received a "pink slip" insurance card listing the Dominion of Canada General Insurance Company, and "Cynthia White" as the selling agent.

The Dominion of Canada General Insurance Company, an insurance company licensed by FSCO, has confirmed that it has no association or affiliation with these individuals or Capital United Brokers. FSCO has also confirmed that Capital United Brokers is not a licensed insurance broker with the Registered Insurance Brokers of Ontario (RIBO).

This scam is similar to a previous scam involving "Gina" that FSCO issued a warning about (see [Royal Insurance Company and Stock Exchange Insurance](#)). Consumers should exercise caution if they are contacted by anyone matching this description.

If consumers purchase items or insurance from agents or insurers that are not licensed in the province, they are not protected under the [Insurance Act](#)  and the regulations that govern Ontario's licensed insurance companies and agents.


An Ontario insurance agent or broker can provide information and advice on the risks involved with purchasing different insurance products.

FSCO's website contains a list of all [insurance companies](#) and [agents](#) licensed to do business in Ontario. RIBO's [website](#)  contains a list of all brokers licensed to do business in Ontario.

CONTACT


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ADDITIONAL INFORMATION

[What to Do If You Think You are a Victim of a Scam or Fraud](#)