



Call anonymously, toll-free,
24/7: 1-877-422-8477

Or submit a confidential tip
online at www.ibc.ca

Stop insurance crime

Insurance crime isn't always the work of organized groups or gangs running auto theft or insurance crime rings as a business. It can also involve normally law-abiding citizens who attempt to make a few extra dollars by padding an otherwise legitimate claim.

Make the right call

When you report insurance crime,
you make a difference.

Your tips can help:

- save lives
- make our roads safer
- prevent crime
- bring offenders to justice
- make potential criminals think twice

Questions about insurance?

Call us.

British Columbia, Saskatchewan and Manitoba

Toll-free: 1-877-772-3777 ext. 222

Hours: M-F 9:00 a.m. – 4:00 p.m.

Alberta

Toll-free: 1-800-377-6378

Hours: M-F 8:00 a.m. – 4:00 p.m.

Ontario

Toll-free: 1-800-387-2880

Hours: M-F 8:00 a.m. – 5:00 p.m.

Quebec

Toll-free: 1-877-288-4321

Hours: M-F 8:30 a.m. – 4:30 p.m.

Atlantic

Toll-free: 1-800-565-7189 ext. 227

Hours: M-F 8:30 a.m. – 4:30 p.m.

www.ibc.ca

www.getintheknow.ibc.ca



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Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers



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The information provided in this brochure is intended for educational and informational purposes only. Please consult the appropriate qualified professional to determine if this information is applicable to your circumstances.

11/11

TAKE THE TIME. REPORT THE CRIME.

Call toll-free 1-877-IBC-TIPS (422-8477)

Or submit a tip online at www.ibc.ca



INSURANCE CRIME → VISIT IBC.CA



People who commit insurance fraud take money right out of your pocket – when they cheat, you pay. When someone steals a car, burglarizes a home, vandalizes property or makes a false or exaggerated claim, everyone has to pay more than they should for insurance. Consider this: auto theft adds \$37 to the average auto insurance premium.¹

MYTH: Insurance crime doesn't hurt anyone.

FACT: Auto theft costs Canadians over \$1 billion, including associated costs for health care, police, emergency services and the courts.² Insurance crime endangers lives and squanders valuable resources.

MYTH: Lying on an insurance application isn't really insurance crime.

FACT: Cheating on a claim or lying on an insurance application is fraud – and that's a crime.

MYTH: Insurance crime doesn't happen very often.

FACT: In 2010, close to 93,000 vehicles were stolen across Canada, or roughly 254 stolen cars a day.³ Over 50 multi-case fraud projects involving staged collisions and associate service provider fraud are known to operate in the Greater Toronto Area alone.⁴



Insurance fraud and auto theft are serious crimes with serious consequences.

MYTH: It's up to law enforcement, the government and the insurance industry to crack down on insurance fraud. It's not my problem.

FACT: Insurance fraud can be difficult to detect and even harder to prove. By taking the time to submit a tip to help identify crime trends and the people behind them, you are making a difference. Reducing insurance fraud is everyone's responsibility.

¹ Information provided to IBC by Canadian private and government insurers. Figure based on the total dollar amount of losses (\$540 million) divided by the number of vehicles (14,503,001) which are insured for theft in Canada

² Insurance Bureau of Canada, 2011

³ Statistics Canada, Catalogue no. 85-002-X, (Juristat), p.15

⁴ Insurance Bureau of Canada, 2011

Insurance crime can take many different forms. Recognize it. Report it.

It is a crime to:

- Include pre-collision damage in an auto insurance claim.
- Claim property items not stolen or damaged during a break-in.
- Exaggerate injuries following a collision in order to collect benefits.
- Make an insurance claim for an event that never happened (collision, break-in, etc.).
- Offer or accept "free" treatment for an injury unrelated to a collision.
- Offer or accept unnecessary treatment after your collision-related injury has healed.
- Charge an insurance company for treatments that never happened (through a health care facility).
- Encourage anyone to participate in fraudulent activity (through a legal representative).