

Crime and Fraud Prevention

BC Provincial Police and
Crime Prevention Roundtable

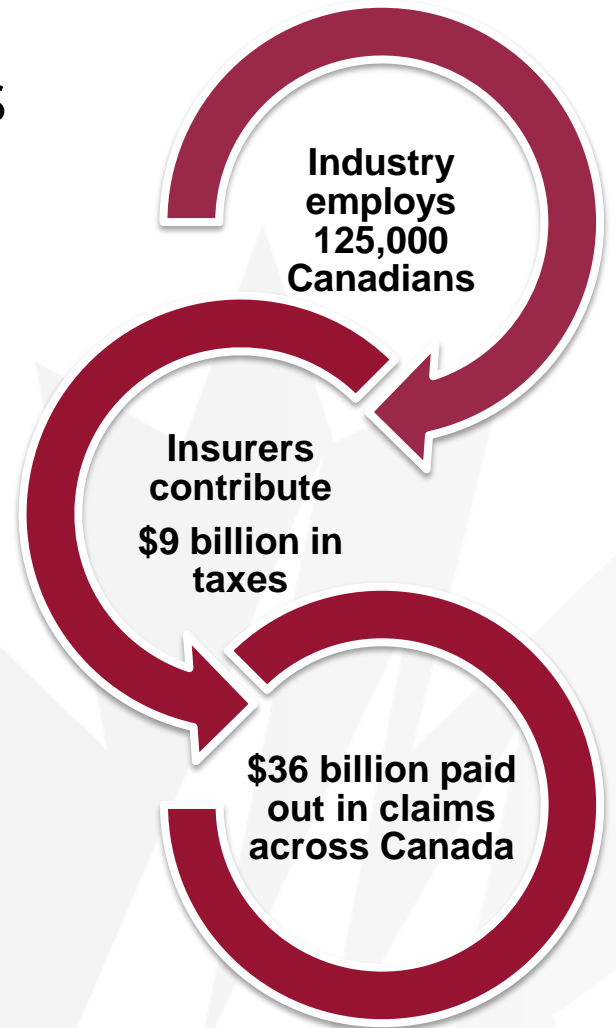
November 2, 2017

David Christoffel

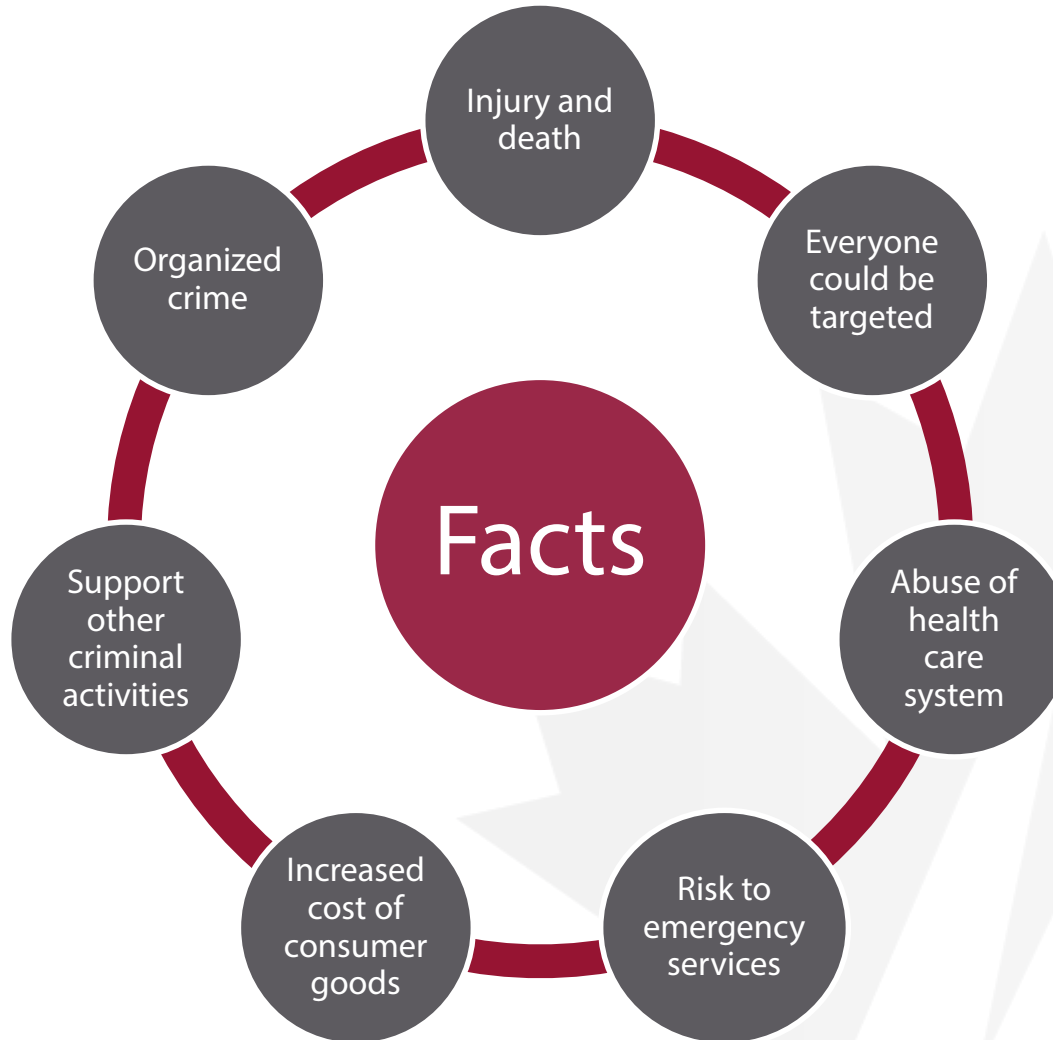
Director, Investigative Services, IBC
Western Region

About Insurance Bureau of Canada

- National association for Canada's private home, auto, business insurers
- Not a regulator
- IBC members = 90% of market
- Advocate for affordable insurance and work with partners to fight insurance crime
- Champion issues and educate consumers



Why Investigate Insurance Fraud?





Insurance Crime Takes Many Forms

- Insurance policy fraud
- Home insurance fraud
- Auto insurance fraud
- Injury fraud
- Auto and cargo theft





Trends in Auto Theft

- Increased sophistication in altering the identity of stolen vehicles
- Cloning
- Removal of secondary numbers and scanned parts labels
- Rebuilt vehicles
- Concealing shipment of vehicles overseas

Auto Theft cont

- Criminal Mobility (to commit secondary crimes)
- stolen autos provide a “Bad Guy” the ability to commit other crimes.
- a stolen vehicle provides the “Bad Guy” anonymity
- When people witness a crime they are told to be a good witness (suspect description, vehicle description)



Auto Theft cont.

- Risk Management
 - criminal flights
 - no chase policies
 - prevention and termination tactics
- Ideally if you can prevent the vehicle from being stolen in the first place.
 - vehicle immobilizers (chipped keys communicate with ECU)

Auto Theft cont.

- Immobilizer cont.,
 - An immobilizer is an electronic security device which stops a vehicle from being started unless the correct digital key or token is present. ... On a mechanical level, immobilizers work by disabling at least two of the three main components which make your vehicle move, namely the ignition, fuel system and starter motor.

Immobilizers cont.



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CK-100 CK100 Auto Key Programmer V99.99 SBB the latest generation

Item No. T207

History: **247** sold

Market Price: ~~US\$94.80~~

Shop Price: **US\$79.00**

You save US\$15.80

Promotion Price: **US\$79.00**

Time Left: 28 day 08:48:07

Quantity:

Total: **US\$79.00**

[Add to cart](#)

[Add to Favorite](#)

[Freight Inquiry](#)

Quantity: 140

Weight: 1.5KG

Rank: ★★★★★ (33 reviews) [Write a Review](#)

[Member Benefits](#) [Shipping](#) [Return Policy](#)

Immobilizers cont.



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Original SuperOBD SKP900 key programmer V5.0 OBD2 Car Auto Key Programmer Support Almost All Cars No Tokens Limited Free

Item No. T215-1

History: **61** sold

Market Price: ~~US\$453.60~~

Shop Price: **US\$378.00**

You save US\$75.60

Quantity:

Total: **US\$378.00**

[Add to cart](#)

[Add to Favorite](#)

[Freight Inquiry](#)

Quantity: 274

Weight: 1.5KG

Rank:  (19 reviews) [Write a Review](#)

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Immobilizers cont.

- Criminal Mobility

- GPS Devices

- -thwarted by GPS jammers, because GPS is nothing more than radio waves, these waves can be jammed, though technical devices and expertise are needed for that purpose.





Trends in Cargo Theft

- Organized crime provides network for criminals to steal/distribute stolen cargo often through legitimate markets
- Cargo theft revenues used to fund criminal activities
- Cargo theft incidents focused around major metropolitan areas



Investigative Services: Objectives

- Identify and eliminate organized groups
- Discovery and analysis of trends in organized auto and cargo theft
- Outreach to increase awareness
- Prosecutions leading to convictions and restitution orders
- Recovery of insurance industry assets



Investigative Services: Assistance

- Investigations re: auto, cargo and construction equipment theft, arson, cloning and exportation
- Investigators involved in
 - Statement-taking
 - Evidence-gathering and analysis
 - Vehicle-related investigations, particularly forensic identification



Auto Theft and Vehicle Services

- Forensic Vehicle Identification
- Re-VIN Program
- Ports Project
- Assigned VIN
- Membership in CISO/CISA/CISBC/YT



Auto Theft Investigations

- Investigative leads come from
 - Our member companies
 - Law enforcement and other agencies
 - IBC Tips Line
 - Initiative of individual investigators
- Investigations often involve multiple agencies and jurisdictions across borders, regions and provinces

Auto Theft Investigations

- Berla
 - Enabling forensic acquisition and analysis of vehicle infotainment and telematics systems.
 - OnStar, MyFordTouch, Entune, ConnectedDrive, Mylink, Intelink, CUE, COMAND, etc.,



Provincial Auto Theft Network (PATNET)

- Initiative that began in New Brunswick in response to need for proactive awareness and enforcement initiatives
- Includes law enforcement, insurance industry and government departments
- Provincial auto theft statistic collection
- Law enforcement training



IBC Cargo Theft Program

- Database of reported cargo losses or combinations of trucks, trailers and/or cargo
- Info supplied by insurers, law enforcement, trucking industry, manufacturers and retailers
- Only database of its kind in Canada – accessible online to law enforcement, 24/7



Next Steps in Cargo Theft Fight

- IBC working with Statistics Canada and law enforcement to standardize UCR codes to include cargo theft
- Use data analysis, knowledge, experts to best of our abilities
- Create and distribute quarterly trend reports with hotspot mapping



Collaboration = Progress

- Build and leverage strong, strategic and long-term relationships with partners
- Communicate with partners
 - Supply and share intelligence and analysis
 - Share expertise with law enforcement
 - Inform consumers, stakeholders and industry members



Key Accomplishments in 2016

IBC
Investigations
resulted in

208

charges laid

Conviction of

4

healthcare
principals

Expanded social
media footprint
to

10 million

impressions

Participated in

18

cargo theft
search warrants

Cracked down
on injury fraud
through

17

investigations

Trained over

1,432

police officers

IBC recovered **\$53 million** in stolen vehicles and stolen cargo



IBC's Investigative Services (IS)

Our Programs and Services

- National Cargo Theft Program
- Provincial Auto Theft Network (PATNET)
- Law enforcement education/training
- Vehicle services – free vehicle information number (VIN) service at ibc.ca
- Data collection, reporting and analysis
- Consumer outreach & education

90 years of investigative history and experience



Conclusion

- Fraud is always evolving
- Preventing fraud is shared responsibility
- Communication/collaboration among people, organizations and industries crucial

- **Contact Information**

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Thank you!

Questions?



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