

Annual Toronto Fraud Forum

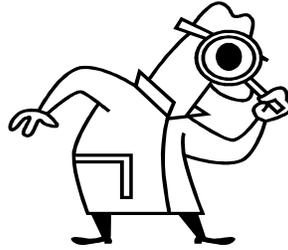
A Jointly Sponsored Professional Development Forum
Wide Choice At A Reasonable Cost

ASSOCIATION OF CERTIFIED FRAUD EXAMINERS
Toronto Chapter
&
CANADIAN ASSOCIATION OF SPECIAL
INVESTIGATION UNITS
Trillium Chapter

SPECIAL INFORMATION

1. Early registration \$25 discount.
2. Early bird discount date Sept. 16
3. Substitutions accepted anytime.
4. Full seminar qualifies for 8 hours of professional education credits.
5. Book hotel directly at Ramada Inn Don Valley, tel.(416) 493-9000.

NEW! A MOCK TRIAL
involving insurance adjusters,
insurance brokers, accountants



WHO SHOULD ATTEND!

Investigators ● forensic accountants
SIU staff from insurers ● internal
auditors ● insurance claims
examiners ● lawyers ● internet
background search analysts ● asset
tracers ● police ● anti-fraud
professionals ● courtroom evidence
specialists ● corporate security

Tuesday, September 27, 2005 (One Day)
8:00am (Registration) to 4:00pm

Ramada Hotel & Conference Centre – Don Valley
185 Yorkland Blvd., North York, ON (Hwy 401 & DVP)
Price \$170 + GST (Early Registration), \$195 + GST After September 16, 2005

Fax Registration to: (416) 480-1813 or call (416) 480-9475

A FEW OF THE TOPICS

- ◆ **MOCK TRIAL – involving forensic accountants, insurance adjusters, & brokers**
- ◆ **INTERNET INVESTIGATION TIPS – for the “non-geek” investigator/adjuster**
- ◆ **AMERICAN LEGAL “HELLHOLES” – Why Canadian insurers should care!**
- ◆ **PERSONAL PROPERTY APPRAISAL – ABUSE, MISUSE AND FRAUD – hidden time bomb for forensic accountants and insurance adjusters.**
- ◆ **CELL PHONE RECORDS AND FRAUD INVESTIGATION – overlooked tool for forensic investigators & insurance investigators – and it’s legal.**
- ◆ **PHONE HOTLINES – Reporting Fraud, Waste and Misuse – Panel Discussion**
- ◆ **PAYMENT CARD FRAUD – AND IDENTITY THEFT**

FACULTY and TOPICS
(Alphabetic Order)

☑ **Detective Sergeant Doug Cousens**, – Ontario Provincial Police, Anti-Rackets Section. Doug Cousens is currently on assignment to investigate Payment Card Fraud and Cheque Fraud as a member of the Forgery Investigation Team. He has been with the OPP for 23 years, having served the first two years of his policing career with the Metropolitan Toronto Police Force. He also served 7 years in the OPP Auto Theft Section from 1995 to 2003.

LUNCHEON SPEAKER TOPIC: Payment Card Fraud Trends – and Identity Theft Hear about the latest trends and techniques used by criminal organizations. Catch up on the latest fraud terms such as (1) Phishing; (2) Trojan Point of Sale Terminals; (3) False Fronts or Overlays (ATM Attacks); (4) “Key Katchers”; and (5) “Skimming”. This fraud area is changing rapidly and everyone needs an update to protect themselves. Doug will show you ways of protecting yourself from this kind of fraud.

☑ **David W. Clark, Global Accounts Manager**, – The Network Inc. David Clark has worked on many anonymous hotline programs that detect and deter fraud and waste. Previously he worked in risk management and data security for Dun & Bradstreet and Earthlink. David will be accompanied by local Toronto hotline users who can answer your questions with a Canadian perspective.

TOPIC: HOTLINES – Reporting Fraud, Waste and Misuse – Plus a Canadian User Panel to Answer Questions Did you know 40% of fraud is uncovered by hotlines, and 50% of hotline calls are made after work hours. Virtually mandatory in the U.S.A. under Sarbanes-Oxley, hotlines have also become popular in Canada. The Network is the hotline provider that operates the legendary Ethicsline, the official Hotline of the ACFE. The Network pioneered anonymous hotlines 20 years ago, and today provides hotlines to nearly 2000 organizations, including 45% of the Fortune 500, in 150 languages.

☑ **Sean Flynn, FCIP, CRM, CFE, - Bodily Injury Claims Adjuster**, Kingsway General Insurance Co. Sean Flynn is one of the new breed of claims adjusters able to utilize technology to assist in comprehensive claims investigation. Currently Sean is handling insurance claims for long-haul trucking personal injury in both the Canadian and US markets. He also handles Commercial General Liability and Host Liability. He is considered a knowledge-expert on the subject of recovering towing and auto storage charges. Sean is on the Board of CASIU and holds the Certified Fraud Examiner (CFE) designation. He is a member of the International Association of Auto Theft Investigators (IAATI).

TOPIC: For the Non-Geek --- How to use the Internet as an Investigation Tool With over 8 billion files, the internet contains much useful data for the savvy claims adjuster. Sean will pass on practical advice about the internet for normal (non-geek) adjusters and investigators. Sean’s tips can make your investigation pay off. Learn practical tools for finding the “right” databases to assist with tracing assets, people, and email. There will be a useful handout for future reference.

☑ **Brian Del Gatto, J.D.** – Wilson, Elser, Moskowitz, Edelman & Dicker LLP. Brian Del Gatto well understands legal issues for Canadians arising from the US legal system. He counsels a well known Canadian insurer on exposure to American legal issues, and is accustomed to thinking about the risk for Canadian firms from US legal practices. His legal practice focuses on defense litigation, including insurance claims, employment, healthcare, transportation, products and general liability. He practices in New York, Connecticut, and other states. He is the Regional Managing Partner of the Stamford, Connecticut office and is a dual residency partner (Connecticut and White Plains). He was admitted to the bar in New York (1988) and Connecticut (1987). He is member of the New York State Bar Association, The Transport Lawyer’s Association, and The Connecticut Bar Association.

TOPIC: American Legal “Hellholes” and Why Canadian Insurance Adjusters and Investigators Should Care! Canadian insurers cover US risks all the time. How about the Canadian snowbird that drives to Florida. Legal “hellholes” are legal jurisdictions where honest insurers fear to tread and where the history of bad (read high) settlements from jury decisions is legendary. If you are a Canadian insurance adjuster, how do you chose the right legal counsel, adjusting firm and private investigator to protect your interest when you have a US liability claim. How do you assess the quantum, decide on your legal strategy and maintain a semblance of cost control on the claim file. What level of evidence will you need to be successful in court. Some jurisdictions require three times the evidence, and the settlement amount can vary by a multiple of three depending on the location by state and county. There is a way to survive. Come out and listen. Take away a valuable handout.

☑ **Lawrence S. Gold, LL.B, ISA - Lawrence S. Gold Appraisals & Asset Management Inc.** – Lawrence Gold is a non-practicing member of the Ontario Bar in good standing, and is an accredited Personal Property Appraiser, accredited in Canada and the USA by the International Society of Appraisers (ISA). Lawrence was lead speaker at the 2003 IAS national conference in the USA. As a court accredited expert witness in asset valuation matters, Lawrence is well known for his appraisal awareness seminar, often described as a serious wake up call for Canadian banks. Lawrence is an expert in the due diligence aspects of loan underwriting.

TOPIC: PERSONAL PROPERTY APPRAISAL -- ABUSE, MISUSE AND FRAUD Canada is the “wild west” when it comes to personal property appraisal. No required licensing, no governing body, no standardization, and no regulatory law. Nevertheless, the Canadian financial and accounting communities rely on half-baked appraisals everyday, while erroneously believing they are executing their individual due diligence mandates. In bankruptcy and insolvency cases, a finding of potential appraisal fraud is commonplace. Learn the practical fraud detection tools and gain a better understanding of appraisal practice and international standards.

☑ Cindy Hopper, CFI, Manager of Fraud & Security Dept., and Kristi Jackson, CFI, Fraud and Security Investigator, - Rogers Wireless, Fraud & Security Dept. – Cindy Hopper is in charge of a team that investigates internal and external crimes, including fraud and the compromise of proprietary information. Over the last 15 years Cindy has developed various profiling/tracking techniques that have been adapted to provide crucial evidence for law enforcement in many successful prosecutions. Cindy has testified in District, Provincial and Superior Court in cases involving armed robbery, first degree murder, and cellular fraud. Cindy is a guest lecturer at the Ontario Police College and other police agencies. Kristie Jackson investigates technical fraud, consumer credit fraud, employee fraud, systems fraud, electronic tracking and surveillance. Her work has led to arrests in cases involving homicide, robbery, and home invasion. She has appeared as an expert witness in District, Provincial and Superior Court.

TOPIC: Handiest Tool --- Using Cell Phone Records To Investigate Fraud, Insurance Claims, and Crime! . Getting at the truth. Checking statements made by fraudsters, insurance claimants and criminals. Cellular location information and calling records around the time of a fraudulent or insured event can reveal a suspect's location and whether he/she was in contact with other specified persons. Cindy and Kris will explain the legal way for investigators and insurance adjusters to get cell phone records from the insured claimant and fraud suspect. Specific examples will illustrate the usefulness of this investigative tool.

MOCK TRIAL WITNESS TEAM

☑ Bruce I. Armstrong, CA, CFE, Senior Investigator, (former Forensic Accountant and Expert Witness), – Institute of Chartered Accountants of Ontario Bruce Armstrong has qualified as an expert witness on 45 separate occasions at all Ontario Court levels. He has handled over 350 investigative files in criminal, corporate, and civil matters, acting for Crown and Defense, plaintiff and defendant. Bruce has provided forensic accounting services and counsel to, inter alia, the Metro Toronto Police Service., the RCMP, Project 80-Joint Forces, Ministry of the Attorney General, and the Law Society of Upper Canada. He has lectured on forensic accounting to five police forces, and a half-dozen government ministries. Earlier in his career, Bruce was a partner in the forensic accounting firms of Lindquist Holmes (1977), KPMG (1985) and BDO Dunwoody (1999). In 2000 Bruce took an early retirement from public accounting and started a new chapter in his career as the Senior Investigator with the Institute of Chartered Accountants of Ontario.

☑ Lorna J. Hogarth CIP, Senior Property Claims Representative, - The Co-operators Insurance Company. – Lorna Hogarth has been with Co-operators for 15 years and has the coveted CIP designation. She is a well experienced insurance adjuster who brings deep knowledge to the property claims process.

☑ Gary South, CFE, Property & Casualty Adjuster (former Police Constable) – H. R. Leiber Insurance Adjusters Inc. . Gary South has 19 years experience in the property/casualty industry. After serving 17 years with the City of North Bay Police Services, he joined the former Insurance Crime Prevention Bureau, serving 10 years as an insurance investigator, and handling over 600 claim files. He then served 5 years with the Investigation Support Unit of Crawford Adjusters Canada. He has been in his current position with H. R. Leiber Insurance Adjusters for the last four years. Gary is a Certified Fraud Examiner (CFE).

☑ John Sullivan, FCIP, – Sullivan-Blair Insurance Brokers Ltd. John Sullivan became a licensed insurance broker in 1986, later passing with honors to get his AIC in 1989. By 1993 John had graduated from the fellowship program. After a number of brokerage acquisitions over several years, John is part of a substantial brokerage business with offices in Barrie and Toronto. John tends to focus on commercial lines and is active in resolving claims issues on large property claims. He gives back to the industry by teaching property and auto insurance courses for the Insurance Institute of Ontario.

ROLES IN MOCK TRIAL

Bruce I. Armstrong, CA, CFE, - Forensic Accountant – (Expert Witness).

Lorna J. Hogarth, CIP, - The Insured Person with an Insurance Claim - (Witness).

Gary South, CFE, - Claims Adjuster – (Witness).

John Sullivan, FCIP, - Insurance Broker – (Witness).

MOCK TRIAL LEGAL TEAM

☑ D. Kevin Carroll, LL.B., Q.C., Senior Partner , – Roger Chown, LL.B., P.Eng., - Edward J. (Ted) Chadderton, LL.B., - Carrol Heyd & Chown LLP, Barristers-at-Law. The firm of Carrol Heyd & Chown practices civil litigation, almost exclusively in insurance related matters, including personal injury, automobile, occupier's liability, fire, property and casualty, disability claims and subrogated claims. Kevin Carroll was appointed Queen's Counsel in 1981. Roger Chown was called to the Ontario Bar in 1993 and is distinguished by his engineering degree and engineering work experience prior to entering law. Both Messrs. Chown and Chadderton were distinguished winners of academic awards in law school. Ted Chadderton was called to the Ontario Bar in 1998 and has recently lectured on the subject of the use of video evidence in litigation, a topic of special interest to private investigators and insurance adjusters.

LEGAL ROLES IN MOCK TRIAL: Kevin Carroll will act as the Presiding Judge and Panel Moderator in the mock trial. Roger Chown will act as Plaintiff Counsel. Ted Chadderton will act as Defense Counsel.

Choose the speakers and sessions that interest you from either Track 1 or Track 2. You are not limited to just one track. Substitution by a colleague is allowed at any time. Take advantage of the early bird \$25 discount by registering early up to Friday, September 16, 2005.

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Jointly Sponsored By

Association of Certified Fraud Examiners, Toronto Chapter

Contact: Tom Eby, Tel. (416) 480-9475, Email: acfe.toronto@svmpatico.ca Fax (416) 480-1813
 Summer Numbers (prior to August 31) : (416) 423-1957, Email: ebyt@idirect.com

Canadian Association of Special Investigation Units, Trillium Chapter

Contact: Debbie MacDonald, Signum Investigation, Tel. (416) 296-9669, Email: dmacdonald@signumpi.com

*Registration 8:00am (coffee & muffins), Seminar starts 8:30am, Finishes 4:00pm - Lunch included
 Tuesday, Sept.27, 2005, Ramada Hotel Don Valley, Toronto – Overnight? Call Ramada Hotel, (416) 493-9000*

✓		TRACK 1 Insurance Fraud	✓		TRACK 2 General Fraud
	8:00am	Registration – Coffee etc.		8:00am	Registration – Coffee etc.
	8:30am	Investigating on the Web Sean Flynn, FCIP, CFE		8:30am	Fraud Hotlines – David Clark and Canadian Panel
	9:20am	Cell Phone Investigation Hopper & Jackson		Continues	Fraud Hotlines – David Clark and Canadian Panel
	10:10am	Coffee Break (30 min.)		10:10am	Coffee Break (30 min.)
	10:40am	U.S. Legal “Hellholes” Brian Del Gatto, J.D.		10:40am	Personal Property Appraisal & Fraud - Lawrence Gold,LL.B,ISA
	11:30am to 1:00pm	Working Lunch – Payment Card Fraud-Identity Theft Det. Sgt. Doug Cousens		11:30am to 1:00pm	Working Lunch – Payment Card Fraud-Identity Theft Det. Sgt. Doug Cousens
	1:15pm	Mock Trial – Carroll, Chown & Chadderton		1:15pm	Mock Trial – Carroll, Chown & Chadderton
	2:30pm	Short Break (20 min)		2:30pm	Short Break (20 min.)
	2:50pm	Mock Trial – Carroll, Chown & Chadderton		2:50pm	Mock Trial – Carroll, Chown & Chadderton
	4:00pm	End of Conference		4:00pm	End of Conference

Registration (Please Print)		Fax to (416) 480-1813		<i>Please add 7% GST to your fee.</i>		
Name _____				Standard fee	\$170	+7%GST Add \$11.90
Name on badge _____				Late registration fee		
Position _____				after Sept. 16, 2005	\$195	+7%GST Add \$13.65
Company _____				Please - all cheques payable to		
Address _____				ACFE Toronto Chapter and remit to:		
City _____ Prov. _____				88 Fairlawn Ave., Toronto, M5M 1S7		
Postal Code _____ Tel. _____				VISA Number (Pay by cheque or VISA)		
Email: _____						
Fax _____		Visa Signature _____		Visa Expiry: Mo. _____		Yr. _____