

Annual Toronto Fraud Forum

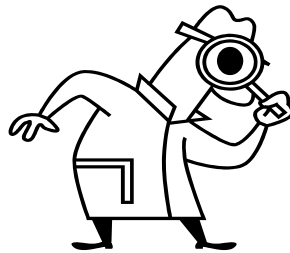
- ☑ Two Tracks: (1) Insurance Fraud, (2) General Fraud
- ☑ Wide Choice At A Reasonable Cost

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

SPECIAL INFORMATION

1. Early registration \$15 discount.
2. Early bird discount date Sept. 9
3. Substitutions accepted anytime.
4. CFE education credits 7 hours
5. RIBO education credits TBA.

**Le Parc Conference
Center, Hwy 7 & Leslie**



WHO SHOULD ATTEND!

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

Wednesday, September 21, 2011 (One Day)

8:00am (Registration) to 4:00pm

Le Parc Conference Centre

8432 Leslie St., Thornhill, ON L3T 7M6

SW Corner of Leslie St. & Hwy#7

Price \$215 + HST (Early Registration), \$230 + HST After September 9, 2011

REGISTRATION (Fax is recommended):

1. Fax the Attached Registration Form to (416) 480-1813 – Visa, MasterCard, Amex
2. Email acfe.toronto@sympatico.ca
4. Mail: Ms. Penny Hill, ACFE-Toronto Chapter, 3230 Yonge St., Box 1408, Toronto, ON M4N 3P6
3. Phone (416) 480-9475 Penny Hill, Administrator, ACFE-Toronto Chapter, if any questions
5. All cheques should be made payable to ACFE-Toronto Chapter (Banker for this event).
6. Alternate for registration enquiries up to Sept. 6 –Tom Eby– (416)-423-1957 ebvt@idirect.com

GENERAL ENQUIRIES:

CASIU Co-Host Rep: Debbra Macdonald, 905-594-1167, 416-671-2706 debbra@c3investigation.com
ACFE Co-Host Rep: Tom Eby, 416-423-1957, ebvt@idirect.com
Additional Conference Brochures & Registration Forms: www.acfetoronto.ca , www.casiu.ca

◆ NEW VENUE THIS YEAR – Le Parc Conference Centre, Phone 416-480-9475 if you need directions.

FACULTY and TOPICS
(In Order of Appearance)

INSURANCE FRAUD TRACK 1

SUSPICIOUS CLAIMS

James (Jamie) E. Dunn, LL.B, Partner – Blouin, Dunn LLP: As co-founder of Blouin, Dunn LLP, Jamie specializes in jury trial work in the Ontario Court of Justice, as well as tort/BI work, rail-related claims, product liability, coverage disputes legislation and CGL cases. He has also appeared as counsel in the Ontario Court of Appeal and before various administrative tribunals, including the Financial Services Commission of Ontario and the Workplace Safety and Insurance Appeals Tribunal. Jamie is a member of the Honourable Order of the Blue Goose of the Ontario Pond. He is also a member in good standing with the Law Society of Upper Canada, the Canadian and Ontario Bar Association, the Advocates Society, the Defense Research Institute and the Canadian Defense Lawyers.

TOPIC (Track 1): Handling Suspicious Claims: Jamie will address the issue of increasing insurance fraud and the threat of punitive damages for bad faith claims handling. Key points in the address will be (1) how a claims handler can properly assess and identify fraud, (2) what claims handling strategies can be used to avoid bad faith claims, both internally and externally, and (3) how to manage documents carefully and effectively while gathering the necessary evidence to prove fraud.

EFFECTIVE CLAIMS HANDLING – WHILE ALERT TO FRAUD

Ian Gold, LL.B, Partner, – Thomas Gold Pettingill, LLP Ian Gold is a civil and commercial litigator and has extensive trial experience with judges and juries. He focuses on complex insurance litigation including coverage cases, bad faith claims, professional malpractice, property and casualty claims, class actions, and environmental litigation. He also handled motor vehicle accidents, fire losses, construction negligence, product liability, occupier's liability, slip and fall liability, libel and slander claims, and social host liability. He is a member of ORIMS (Ontario Risk & Insurance Management Society).

TOPIC (Track 1): Effective Claims Handling: Ian will discuss the claims handling process, starting from the date of loss up until the time a claims decision is made. (1) What, when and how to investigate and secure information and evidence. (2) The significance of timely, strategic and professional communications with all parties. (3) Where one secures information and who information can and should be shared with. (4) Focus on less litigation and more favorable results where litigation becomes necessary.

A CASE STUDY OF LITIGATION BETWEEN AN INSURER AND AN AUTO BODY SHOP

Norman J. Groot, LL.B, CFE – Investigation Counsel Professional Corporation: Norman is a commercial and insurance litigation lawyer and a Certified Fraud Examiner (CFE). Norm's firm, Investigation Counsel PC is a professional corporation of lawyers with policing experience, specializing in fraud litigation, complex investigations and independent counsel services. Norm was a police officer from 1985 to 1993 with Peel Regional Police. He has an economics degree (with distinction) from Laurier University. Norm graduated in 1998 from the law school of the University of Western Ontario, and was called to the Ontario Bar in 2000. Norm authored the first textbook on Canadian law as it affects private investigation activities, entitled "*Canadian Law and Private Investigations*", published by Irwin Law Inc.

David A. Potts, LL.B, LL.M – David Potts specializes in defamation law, including cyberlibel. He is widely consulted by lawyers across Canada on the conduct of libel litigation and is experienced in British and American libel litigation. He is co-author of "*Canadian Libel Practice*" (1985), published by Butterworths; and "*Canadian Libel and Slander Actions*" (2004), published by Irwin Law. He contributed a chapter entitled "*Cyberlibel*" in the "*Electronic Commerce Protection Guide*" (2003). He is the author of "*Cyberlibel: Information Warfare in the 21st Century?*" (2011), published by Irwin Law and available online at www.irwinlaw.com/store/product/675/cyberlibel. Called to the bar of Ontario in 1979, he holds an LL.B (Dalhousie) and an LL.M (Osgoode Hall). He served on the Ontario Attorney General's advisory committee to reform the law of libel. David is the former Vice Chairman of the Media Law Section of the International Bar Association.

TOPIC (Track 1): Guarantee Co. of North America ats. Downtown Auto Collision: – In 2004 Downtown Auto Collision ("DAC") and John Keen sued the Guarantee Co. of North America ("GCNA") and its claims manager Michael Conlon for \$1M alleging defamation, economic interference and breach of contract. In 2006 GCNA brought a separate action against DAC and Mr. Keen for damages incurred by their insured's vehicles while at DAC's shop as well as excessive tow charges. On the eve of the trial, DAC consented to a dismissal of its 2004 action and DAC offered to pay full general and punitive damages in GCNA's 2006 action. This entertaining case study contains many lessons for insurance examiners and adjusters who deal with auto body shops that litigate insurers.

INSURANCE FRAUD TRACK 1 (Cont'd)

FRAUD FIGHTING PUBLIC DOCUMENTS FOR THE ADJUSTER

☑ **Michael Damm, President – Insurance Search Bureau of Canada.** : Since 1998 under Michael Damm’s leadership, ISB has become a leading supplier of document retrieval and background screening services in Canada, even gaining a foothold in the United States market. Michael’s insurance career began in the mid ‘80’s with a large insurer working in BI. While there he became a court qualified physical damage estimator, spent time in the litigation unit, and finally worked in the SIU area for four years. This is where Michael encountered organized crime groups, and various other frauds such as fake death claims, staged MVA’s, clinic investigations, stolen vehicles and AB fraud. Michael then moved on to an independent adjusting firm working on SIU claims and expanding his claims knowledge to embrace fires and large commercial fraud losses. Michael is the past chair of the steering committee for the Canadian National Association of Professional Background Screeners. He also authored the Canadian perspective chapter in a U.S. industry book entitled *Background Screening and Investigations, Managing the Hiring Risk from the H.R. and Security Perspectives*” by W. Barry Nixon and Kim M. Kerr.

TOPIC (Track 1): Document Retrieval – The Paper Trail of Public Documents: – This session will run through an overview of valuable resources that exist in “The Paper Trail”. Michael will show you how to pull together public documents that can support the facts that would indicate certain people, cars or businesses may be connected to financial losses. The right paper trail can deal effectively with misrepresentation, willfully false statements, and strengthen the insurer’s litigation position.

IMPROVING YOUR INSTRUCTIONS TO THE INVESTIGATOR

☑ **Debra Macdonald, President and Senior Investigator – C3 Investigations Inc.:** Debra has over 27 years of experience in investigative work in the insurance, corporate and criminal areas. In practical terms she handles in-depth file reviews, witness locates, statement taking and analysis. She specializes in background investigations including ring fraud investigations and staged accidents. She has experience in court preparation, research, and testimony. She has served as a subject matter expert in establishing training standards for Ontario private investigators at the request of the Ontario Registrar for PI’s. She is currently serving as President of the Council of Private Investigators of Ontario (“CPIO”) in a period when the PI profession is undergoing a complete rewrite of government regulation, certification, and training standards for PI’s and security firms. She is on the Board of the Canadian Association of Special Investigation Units (CASIU) and is active on the PR committee of the Council of International Investigators (CII).

TOPIC (Track 1): Matching Red Flags with Investigative Initiatives: – In this session you will be provided with an easy way to employ task assessments that tie in the red flags with most cost-effective investigative initiatives. This should assist adjusters to minimize their time in assessing investigative needs. How best to instruct your investigator is an area ripe for improvement, for better investigative results and lower investigation costs.

RED FLAGS & TRENDS IN AUTO INSURANCE FRAUD

☑ **P.C. Wes Hamilton, – Insurance Squad – North Collision Reporting Centre.** Wes has over 36 years with the Metropolitan Police Service. He is currently focused on automobile insurance fraud, staged accidents, and rehab fraud. He has been involved in a variety of crime fighting in his career, such as loan sharking, homicide investigations, and proceeds of crime money seizures. He has lectured at such venues as he Chief’s Crime Conference, Security Conference Canada, Ontario Crime Commission, and the Ministry of Health. Wes has also been honored with a commendation from the American FBI.

TOPIC (Track 1): Red Flags and Trends in Automobile Insurance Fraud. This is a unique opportunity for insurance adjusters and investigators to get an auto fraud overview as well as a grasp of the detail in resisting auto fraud. This speaker has a special vantage point working at the Collision Reporting Centre. He will cover crime trends in and fraud issues for staged auto accidents, rehab centres, tow trucks, and auto storage charges.

GENERAL FRAUD TRACK 2

EXPERT WITNESS ISSUES

☑ **David Debenham, LL.B, LL.M, MBA, CFE, CMA, DIFA, Partner – McMillan LLP -** David. Debenham is a barrister and solicitor in the Ottawa law office of McMillan LLP (formerly Lang Michener). There is an interesting difference in David’s profile in terms of his business and accounting qualifications, as well as his forensic accounting training in the DIFA program. David is that rare bird, a lawyer having full accounting credentials and an overlay of forensics. He is a forensic investigator’s delight, someone who talks the language of the forensic expert witness and empathizes with the risks and pitfalls of investigation from all its various perspectives. He is the author of “THE LAW OF FRAUD AND THE FORENSIC INVESTIGATOR” (2nd edition) from CARSWELL. The 2nd edition has an additional 300 pages directed at the fraud

investigator as a practitioner. This book was endorsed by the honorable judge B.T. Granger, who stated “This book is well researched and organized in a user-friendly manner. . .I have found this book to be very helpful when dealing with electronic evidence and would highly recommend this book to all lawyers and judges dealing with actions in this area of the law.”

TOPIC (Track 2): Preparation of an Expert Witness: You know there are new Rules for Expert Reports and Expert Testimony. Do you know how these impact on your old practices in preparing to testify? This session will provide practical advice on how to maintain an arm's length relationship with the legal counsel while at the same time fulfilling your contractual obligations with your client. Topics include: the new form of retainer letter, what you are entitled to look at, and what you should demand to look at, how to deal with "opposing" counsel and "opposing" experts before trial, how to take the lead in resolving or narrowing technical issues before trial, and "red flags" that indicate that you should get your own legal counsel. Don't agree to act as an expert without attending this session first.

THE FIRST 48 HOURS OF INVESTIGATION – THREE PERSPECTIVES

☑ **Ryna Ferlatte, CA, IFA, CPA, CFF, Senior Manager, – Meyers Norris Penny LLP:** Ryna Ferlatte is the Regional Forensics Leader for Ontario at Meyers Norris Penny (MNP). Prior to joining MNP, she was a senior manager in the forensic and dispute services practice of one of the Big Four accounting service firms. Prior to that, Ryna worked for a major Canadian retailer in various finance and accounting roles. She has a B.Comm. (McGill). She holds the Chartered Accountant designation with a specialization in investigative and forensic accounting (CA, IFA). She holds the well respected DIFA diploma from the University of Toronto, Rotman School of Management. She is also a Certified Public Accountant (CPA) with a Certification in Financial Forensics (CFF). Ryna is fluently bilingual.

☑ **Jacqueline L. King, B.Comm., LL.B., Partner – Shibley Righton LLP, Barristers and Solicitors:** Jacqueline King is a respected, creative litigator, known for her case analysis and courtroom work. Her extensive experience includes Charter Challenges, Conspiracy cases, Breach of Contract, Oppression Remedies, Shareholder Disputes, Breach of Fiduciary Duty, Defamation, Negligence, Wrongful Dismissal, Child Protection, License Revocations, Judicial Reviews, Regulatory, Tax Litigation and Appeals. She has appeared before Courts of Appeal in Ontario, Manitoba, Saskatchewan, New Brunswick, and the Supreme Court of Canada. She often provides second opinions for lawyers representing their own clients. She has been an active member of the Canadian Bar Association (CBA) in various roles and is currently a member of the CBA Supreme Court of Canada Liaison Committee. She is also a member of The Advocates Society and the American Bar Association.

☑ **Colin Shaw, B.A.(Hons), FCIMA, CMA, CFE, CIA, Director of Internal Audit – Greater Toronto Airports Authority (GTAA):** Prior to joining GTAA, Colin was Senior Director, Internal Audit (Finance Group) with CIBC and was part of the team that enabled the Bank to certify under Sarbanes Oxley 2001 (SOX). He developed the risk based internal audit methodology for SOX-sensitive businesses other than technology and the compliance testing reliance model with external audit. He was involved in continuous assurance initiatives with regard to accounts payable using ACL as the technology enabler. Previously, Colin worked in the Dispute Analysis and Investigations Group of PricewaterHouse Coopers LLP (PwC), where he focused on large investigations and forensic accounting engagements, including GAAP and GAAS disputes. He has designed several education programs for clients and professional bodies, and has contributed several articles to professional journals.

TOPIC (Track 2): The First 48 Hours of an Internal Investigation – Three Perspectives: (1) Legal, (2) Forensic Accounting and (3) Internal Audit – It is 4:30pm Friday afternoon. You are head of Internal Audit for a publicly traded company. You have just received an anonymous letter alleging a serious breach of conduct by a senior employee, a breach which could have a severe impact on the organization's bottom line and reputation. It could even lead to litigation. Do you know what to do next? The decisions you make in the first 48 hours will impact the rest of the investigation and ultimately ensure its success or failure. How do you deal with issues such as whether to retain outside legal counsel, how to conduct proper evidence gathering, and avoid wrongful dismissal actions. How do you withstand subsequent scrutiny by the Audit Committee, the full Board, shareholders, and possibly the court. In this session, an attorney, a forensic accountant, and an internal auditor present their perspectives on how to plan and conduct an internal investigation. In phase one, each expert will make a separate presentation. In phase two a series of case studies will be examined to illustrate the most common pitfalls, supported by a concurrent panel discussion.

NEW ONTARIO EXPERT WITNESS RULES REVISITED

☑ **Orestes Pasparakis, LL.B, Partner – Ogilvy Renault LLP.** Orestes Pasparakis has extensive courtroom experience dealing with complex commercial disputes and major financial restructurings. He focuses on cross-border issues and international disputes. He has appeared as lead counsel before the Supreme Court of Canada, all levels of the Ontario and Federal courts, Competition Tribunal and the Tax Court of Canada, as well as numerous arbitral and other administrative tribunals. His areas of expertise include representing debtors, creditors, and court officers in bankruptcy and restructuring; financial services litigation including banking, securities and professional negligence issues; competition litigation in civil and administrative proceedings; and shareholders' litigation involving valuation disputes, shareholder's rights injunctions, proxy and takeover battles and oppression remedies. He is a member of the Law Society of Upper Canada, the Canadian Bar Association, the American Bankruptcy Institute, and former adjunct professor in commercial bankruptcy at the University of Toronto Faculty of Law.

TOPIC (Track 2): Five Things I Want from My Expert Witness under the New Ontario Rules for Experts: – Orestes will examine how experts should approach their duties and explore the many new pitfalls experts face under the new Ontario rules for experts.

GENERAL FRAUD TRACK 2 (cont'd)

☑ **Enzo Carlucci, CA.IFA, CBV, Director – Duff Phelps LLC.** Enzo Carlucci has spent the last ten years specializing in forensic accounting investigations, commercial damage claims, business and securities valuations, and financial due diligence engagements. He has quantified economic loss pursuant to litigation and dispute matters, including shareholder disputes, securities violations, dissent and oppression remedies, breach of contract, post purchase price disputes, and negligent and fraudulent misrepresentations. He has significant experience in class action proceedings, including issues of damages assessment, apportionment, and certification and common issues. He has been involved in the submission of evidence in matters in the Ontario Court of Justice, the Queen's Bench of Alberta, and the Superior Court of Quebec. He has qualified as an accounting expert and given evidence pursuant to an arbitration governed by the Quebec National and International Commercial Arbitration Centre, the Arbitration Act and the Ontario Superior Court of Justice. He is a member of the Association of Certified Forensic Investigators of Canada. He sits on the Board of Directors as Treasurer for the ADR Institute of Ontario ("ADRIO") and the Arbitration and Mediation Institute Foundation ("AMIF"). Previously Enzo spent five years at KPMG in Toronto auditing high technology and software companies and two years in Bermuda focusing on insurance, banking and mutual fund audits.

TOPIC (Track 2): Do the New Ontario Expert Rules Go Far Enough For Accounting Experts ?: –The Civil Justice Reform Project under Justice Coulter Osbourne resulted in reforms to the Courts of Justice Act (Rules of Civil Procedure) that became effective January 1, 2010, including reforms to the rules governing the use of expert witnesses, with the objective of promoting a more cost efficient litigation process, and strengthening the expert's independence and objectivity. This presentation will evaluate the new expert rules to determine whether they go far enough in addressing the issues of independence and objectivity of accounting experts. Some items to be covered: (1) Court decisions where expert accountants have been criticized; (2) Expert Rules used in other jurisdictions such as the UK and Australia; (3) Survey results from interviewing practicing lawyers.

CANADA'S TOP FORENSIC ACCOUNTING EXPERT – AL ROSEN

☑ **L. S. (Al) Rosen, FCA, IFA, MBA, PhD, FCMA, CFE, CIP, CPA, FHKSA – Rosen & Associates Limited:** Dr. Rosen founded Rosen & Associates in 1990 after heading the litigation accounting and business valuation division of a mid-sized accounting firm. He has been an instructor and professor of accounting at the University of British Columbia, the University of Washington, the University of Alberta and York University, serving in many posts, including Area Coordinator and Director of the Master of Business Administration Program. Dr. Rosen has consulted or given independent opinions on over 750 litigation-related engagements. He has provided expert testimony or affidavits in jurisdictions across Canada, including the Supreme Court of British Columbia and the Supreme Court of Canada. Al is the author or co-author of several texts on accounting and hundreds of articles in numerous publications. In addition to having his MBA and Phd, he is a Fellow of the Chartered Accountants of Ontario (FCA), a Fellow of the Society of Management Accountants (FCMA), a Fellow of the Society of Management Accountants (FCMA), A Fellow of the Hong Kong Society of Accountants (FHKSA), a Certified Fraud Examiner (CFE), a Chartered Insurance Professional (CIP), a Certified Public Accountant (CPA) and a specialist, Investigative and Forensic Accounting (CA.IFA). Al's latest book is entitled \$WINDLERS, co-authored by Dr. Al Rosen and Mark Rosen, published by Madison Press Books.

TOPIC (Track 2): Swindling in Canada – An Epidemic! –Most Canadians seem to have little idea that some form of swindling is occurring in Canada daily. The media give close to zero attention to all but the monstrous cases. Aside from class action situations, the costs of pursuing restitution in the civil courts are prohibitive. Crown attorneys rarely accept the criminal cases. Billions of dollars vanished this past decade due to Nortel, the business income trusts, and endless ponzis. Progress in protecting savers/investors in Canada is negligible. Fraud specialists have to make lawmakers aware of the nasty scope of swindling, which can only intensify under weak IFRS. Some items covered: (1) why Canada has one of the highest levels of corporate fraud; (2) examples of recent Canadian financial collapses; (3) rogue accounting practices to watch out for; and (4) what questions to ask before investing.

UNTHINKABLE SCAMS – LUNCH KEYNOTE SPEAKER

☑ **Brian Del Gatto, J.D. – Wilson, Elser, LLP.** Brian Del Gatto well understands legal issues for Canadians arising from the US legal system. He counsels well known Canadian insurers as US coordinating counsel on exposure to American legal issues, and is accustomed to thinking about the risk for Canadian firms from US legal trends. His firm, Wilson, Elser LLP, Has over 780 lawyers in 20 offices strategically placed throughout the US. His legal practice focuses on general defense litigation, including insurance fraud claims of various types. He practices in New York, Connecticut, and other states. He is the Regional Managing Partner of the Connecticut office and is a dual residency partner (Connecticut and New York). 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. He has spoken and written extensively on US litigation exposures and best practices to Canadian and US companies.

TOPIC: A Selection of Unthinkable Scams – This is an eclectic selection of fraud issues covering legal issues in food fraud (with photos), a look at scams directed at lawyers (yes, they too are vulnerable to fraudsters), and scams directed at other professionals.

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Jointly Hosted By

Association of Certified Fraud Examiners, Toronto Chapter

Contact: Tom Eby, Penny Hill, Tel. (416) 480-9475, Email: acfe.toronto@sympatico.ca Fax (416) 480-1813
 Summer Contact (prior to Sept. 6) – Tom Eby: (416) 423-1957, Email: ebyt@idirect.com

Canadian Association of Special Investigation Units, Trillium Chapter

Contact: Debbra MacDonald, Tel. (905) 594-1167, Email: debbra@c3investigation.com

*Registration 8:00am (coffee & muffins) - Lunch included – Finishes 4:00pm – Wednesday, Sept. 21, 2011
 Le Parc Conference Centre, 8432 Leslie St., Thornhill, (SW Corner Hwy 7 & Leslie), Tel.416-798-7246*

#		TRACK 1 Insurance Fraud	#		TRACK 2 General Fraud
	8:00am	Registration – Coffee, trade show.		8:00am	Registration – Coffee, trade show
1	8:30am	Suspicious Claims – James Dunn, LL.B	1	8:30am	Preparation of Expert Witness – David Debenham, LL.B, CFE
2	9:30am	Effective Claims Handling while alert to Fraud – Ian Gold, LL.B		9:30am	Mini Coffee break (10 min.) for General Fraud Track 2
2	10:30am	Coffee Break & Trade Show(20min) for Ins. Fraud Track 1	2	9:40am	The First 48 Hours of Investigation - - Ferlatte, King and Shaw
		Coffee Break Track 1 (Cont'd)		10:40am	Mini Coffee break -10 min. Track 2.
3	10:50am	Case Study – GCNA v. Downtown Auto Collision – Groot & Potts	3	10:50am	The First 48 Hours of Investigation -Ferlatte, King and Shaw (Cont'd)
4	11:50am	Lunch & Keynote Speaker – Unthinkable Scams – Brian Del Gatto, J.D. (American Lawyer),	4	11:50am	Lunch & Keynote Speaker – Unthinkable Scams – Brian Del Gatto, J.D. (American Lawyer)
	1:40pm	Mini break – (10 minutes)		1:40pm	Mini break – (10 minutes)
5	1:50pm	Public Retrievable Documents – Michael Damm, Pres. of ISB	5	1:50pm	Five Things from My Expert Witness – Orestes Pasparakis, LL.B
6	2:20pm	Improving Instructions to Investigators – Debbra Macdonald	6	2:20pm	Do New Expert Rules Go Far Enough – Enzo Carlucci, CA.IFA,
	2:50pm	Famous Cookie Break (10 min)		2:50pm	Famous Cookie Break (10 min)
7	3:00pm	Red Flags & Trends in Auto Ins. – P.C. Wes Hamilton, Toronto Police	7	3:00pm	\$windling In Canada – Al Rosen, FCA.IFA, MBA, PhD, CFE
	4:00pm	End of Conference		4:00pm	End of Conference

Registration (Please Print)		Fax to (416) 480-1813		Please add 13% HST to your fee.		
Name				Standard fee	\$215	+13%HST Add \$27.95
Position				Late registration fee	HST#R131433971	
Company				after Sept. 9, 2011	\$230	+13%HST Add \$29.90
Address				Please - all cheques payable to		
City				ACFE Toronto Chapter and remit to:		
Prov.	Postal Code			3230 Yonge St, Box 1408, Toronto, ON M4N 3P6		
Tel	Fax			VISA, Master Card, Amex - Number		
Email:						
Signature for credit card				Card Expiry: Mo.	Yr.	