

Annual Toronto Fraud Forum

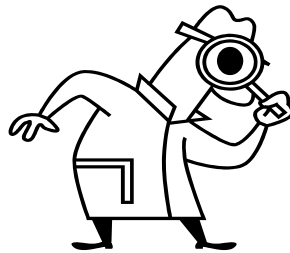
- ☑ Two Tracks: (1) Insurance Fraud, (2) General Fraud
- ☑ Wide Choice At A Reasonable Cost

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. 21
3. Substitutions accepted anytime.
4. CFE education credits 7 hours
5. RIBO education credits TBA.

**Premiere Convention
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 29, 2010 (One Day)

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

Premiere Ballroom & Convention Center

9019 Leslie Street, Richmond Hill, ON L4B 4A3

Price \$180 + HST (Early Registration), \$195 + HST After September 21, 2009

REGISTRATION (Fax is recommended):

1. Fax the Attached Registration Form to (416) 480-1813 – Visa, MasterCard, Amex
2. Email acfe.toronto@sympatico.ca and then Fax or Phone Credit Card Number
3. Phone (416) 480-9475 (Penny Hill, Administrator, ACFE-Toronto Chapter)
4. Mail: Ms. Penny Hill, ACFE-Toronto Chapter, 3266 Yonge St., Box 1408, Toronto, ON M4N 3P6
5. All cheques should be made payable to ACFE-Toronto Chapter (Banker for this event).
6. Alternate for registration enquiries up to Sept. 8 –Tom Eby– (416)-423-1957 ebyt@idirect.com

GENERAL ENQUIRIES:

CASIU Co-Host Rep: Debbra MacDonald, 905-594-1167, 289-237-0426 debbra@c3investigation.com

ACFE Co-Host Rep: Tom Eby, 416-423-1957, ebyt@idirect.com

Additional Conference Brochures & Registration Forms: www.acfetoronto.ca , www.casiu.ca

- ◆ Sample Topic: EXPERT WITNESS ISSUES
- ◆ Sample Topic: STAGED AUTO ACCIDENTS

FACULTY and TOPICS
(In Order of Appearance)

INSURANCE FRAUD TRACK 1

STAGED AUTO ACCIDENTS – A DETAILED LOOK

☑ **Rick Muir, CFE, Senior Special Investigator – Desjardins General Insurance Group, The Personal & Certas Direct Insurance Companies:** Following a distinguished career with the Ontario Provincial Police where he specialized in criminal investigations, Rick joined the Insurance Crime Prevention Bureau (ICPB – now called IBC.ISD) as a Special Agent, where he participated in the investigation of the first staged-accident ring (proven) in Canada. Rick now has 18 years in the insurance industry, specializing in accident benefits and bodily injury fraud investigations.

TOPIC (Track 1): Investigating Staged Accidents: You will learn (1) To recognize a staged accident; (2) How to investigate and build a case; (3) The priorities of the investigative process; (4) The types of evidence; (5) Forensic evidence, its weight and application; (6) Accident reconstruction, its weight and application; (7) Statements and credibility; (8) Arbitration; (9) Taking the civil evidence to the criminal level. (10) You will also learn to recognize the hand of organized crime in staged accidents.

ACCIDENT RECONSTRUCTION – WHAT IS HAPPENING NOW!

☑ **Robert Seaton, Collision Reconstruction Expert, (former Sergeant/Reconstructionist with the OPP) –** Rob Seaton is a former Sergeant with the Toronto Police and the Ontario Provincial Police where he worked extensively in major crime investigation including Anti-Rackets and the Intelligence Bureau. Later with the OPP Rob got into collision reconstruction including major involvement in the reconstruction program at the OPP Academy. In 1999 Rob retired from the OPP after 23 years in police work and started his own collision reconstruction consulting firm. He is co-author of Self-Defence – Armed & Unarmed Tactics. He is court qualified as a collision reconstruction expert in the Ontario Court of Justice, Superior Court of Justice, Coroner's Inquest, and FSCO insurance arbitration hearings. He provides expert testimony on collision reconstruction to insurance cases, to civil litigation cases and to criminal cases

TOPIC (Track 1): How Collision Reconstruction is Central to Fighting Auto Fraud: There will be case studies illustrating common fraudulent indicators in motor vehicle collisions. A fresh look at claims handling protocols and conventions touching on photography, evidence collection, analysis, and statement taking.

SUSPICIOUS INSURANCE CLAIMS – PRACTICAL ADVICE

☑ **Donna Ford, LL.B., CIP, Investigator, – Northwood & Associates:** Donna graduated from Osgoode Hall Law School in 1976 and practiced law for many years before joining the Insurance Crime Prevention Bureau (ICPB) in 1996 as a Special Agent. Her specialty was investigating fraud in Accident Benefits & Bodily Injury at ICPB (now called IBC.ISD). Donna worked for the Allstate Canada group of companies from 1999 to 2006 in various capacities, but mostly investigating Accidents Benefits claims. She became a CIP in 2003. She then became a licensed private investigator in 2009 and joined Northwood Associates. She is a frequent contributor to Canadian Underwriter and Claims Canada magazines.

TOPIC (Track 1): Investigating Suspicious Claims: – Donna will offer tips to Accident Benefits adjusters on how to handle suspicious claims for housekeeping, care giving, attendant care and income replacement benefits.

CLAIMS HANDLING WHERE AN INTERPRETER IS INVOLVED

☑ **Thomas Phan, BSC., (Eng.), Staff Interpreter and A/C Representative – Able Translations Ltd. :** Born in Vietnam; emigrated to the USA in 1975 three days before the fall of Saigon flying aboard a C-130 Hercules, as one of the much beloved first generation of Vietnamese immigrants. Graduated as an Electrical Engineer in 1985 from University of California at Irvine. Worked as a Field Service Engineer from 1986-1992 in Los Angeles for LGC Inc. Owned and operated TK International Communications (interpreters) from 1994 to 2007. Thomas has been an accredited/certified interpreter for the Vietnamese language for the past 16 years. He has spoken to many insurance claims audiences over the years, such as Cunningham Lindsay, IASIU, Co-operators Insurance, Economical Insurance, INTACT Insurance, etc. Thomas handles language interpretation involving insurance claims for company adjusters, external adjusters, investigators, lawyers, assessors, and medical professionals. He also has clients in other venues such as the Ontario Correctional Centres, Children's Aid Societies, Police, Victim Services, Victim Witness Assistance Program, Partners Assault Response Services, etc. Thomas has the uncanny ability to captivate an audience and garner their total attention.

INSURANCE FRAUD TRACK 1 (Cont'd)

TOPIC – Thomas Phan – (Cont'd):

(Part 1) Proper Use of an Interpreter in Claims Interviews and Investigations, and

(Part 2) A Study of Vietnamese Culture (as a Proxy Culture) as it Affects Claims Handling Communication:

Part 1 teaches the basic adjuster skill set needed to work effectively with a language interpreter when adjusting a claim (i.e., not just Vietnamese but any non-English language claimant). For example, who sits where, how the adjuster should prepare, eye contact, etc.

Part 2 involves studying the Vietnamese culture (as a proxy for any non-English culture) to show how a rudimentary knowledge of cultural basics by the English-speaking insurance adjuster/investigator/lawyer can facilitate insurance claims communication with an insured. The cultural basics involve kinship terms, the structure of names of individuals, including a sample common names list. All explained in a charming manner.

UPDATE ON INSURED THEFT – CAR AND BOAT

☑ **Detective/Sergeant Stephen Boyd, - Organized Crime Enforcement Bureau, Ontario Provincial Police -** Stephen joined the Metropolitan Toronto Police Force in 1989 and served five years at 52 Division. In 1994 he transferred to the Ontario Provincial Police and served with the New Tecumseh and Orillia detachments, working in the OPP Major Cases and Drug Enforcement Section. In 1998 Stephen became the Regional Auto Theft Investigator for OPP Central Region, and a year later became a member of the OPP Auto Theft Section known as PATT (Provincial Auto Theft Team). Stephen is court certified in Ontario as an expert on auto theft and the forensic identification of motor vehicles. He also is an instructor with Interpol, lecturing to police and customs officers on the identification of motor vehicles, organized crime, and investigation techniques. All in all he has been investigating auto theft and fraud for the last thirteen years.

TOPIC (Track 1): Trends in Vehicle Theft, Boat Theft, ATV Theft and the Role of PATT: The Provincial Auto Theft Team (PATT) has a special role in combating auto theft rings and relating the proceeds of auto theft to organized crime and the funding of international terrorist organizations. Boat theft and ATV theft are incredibly widespread – a social phenom' of breathtaking scope in Ontario.

GENERAL FRAUD TRACK 2

EXPERT WITNESS ISSUES

☑ **Ivor Gottschalk, CA, IFA, CBV – Gottschalk Forensic Accounting & Valuations Inc.:** Ivor Gottschalk has twenty years experience in financial litigation support. Seven years ago Mr. Gottschalk established his independent practice, in Toronto, prior to which he was a partner at an international CA firm. Ivor has lead hundreds of financial litigation support assignments, including high profile matters in Canada and abroad. The Ontario Superior Court of Justice and the Ontario Court of Justice have accepted him as an expert witness. Ivor has been at the core of the development of standards of practice in forensic accounting in Canada since its inception. He is the past Chair of the Standards Committee of the CICA's Alliance for Excellence in Investigative and Forensic Accounting (IFA Alliance). He currently sits on the editorial board of the Commercial Litigation Review.

☑ **James R. Lane, B.A. (1986), LL.B. (Osgood Hall 1989), Partner – Bersenas, Jacobsen, Chouest, Thomson, Blackburn LLP:** James has been a partner at BJCTB since the firm was founded in 2005. His law practice focuses on advising and representing professionals. James has acted for over 40 individuals and firms in dealings with the Institute of Chartered Accountants of Ontario, and has developed a detailed familiarity with the professional practices and the regulatory framework for Chartered Accountants. He also acts for other professionals such as lawyers, financial advisors, insurance brokers, and commercial and residential design professionals in liability, disciplinary and licensing matters. James has a particular interest in the topic of new expert witness rules, and has previously spoken before an audience of lawyers on the new Rules of Civil Procedure, including those rules that affect experts. His outside professional and volunteer activities have included the Advocates' Society, the Ontario Bar Association, CBAO Insurance Law Executive (2000, 2001), the Legal Officer to the Board of Directors of Médecins Sans Frontières Canada, and Past President of the Canadian Centre for the Victims of Torture.

TOPIC (Track 2): New Rules for Expert Witnesses: While the role of expert is well understood by lawyers and judges, it is arguably not well understood by the experts themselves. The new expert rules that are part of the new rules of Civil Procedure set out to codify the duty of an expert, require him/her to sign and acknowledge such duty (Form 53), specify mandatory requirements for expert reports, and alter the deadline for serving expert reports to a delivery date measured from the pre-trial conference date. Shopping for opinions from "hired guns" will become a thing of the past.

GENERAL FRAUD TRACK 2 (Cont'd)

LEGAL ISSUES OF FRAUD INVESTIGATION – A TOUR DE FORCE

☑ **David Debenham, LL.B, LL.M, MBA, CFE, CMA, DIFA, Partner – Lang Michener LLP** - David. Debenham is a barrister and solicitor in the Ottawa law office of Lang Michener LLP. 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 a 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.

TOPIC (Track 2): Legal Aspects of a Fraud Investigation: The law gives investigators the tools to allow them to investigate and also sets the parameters within which the investigation takes place. The penalties for an investigator breaking the legal rules can be serious, costing millions of dollars or costing years in prison. With that in mind, the trial and error method of learning the investigation business is a dangerous way to learn the legal aspects of investigation. In this session, the investigator will learn to appreciate the collection of legally admissible evidence using legally permissible techniques that do not violate the common law and/or contractual or constitutional rights.

VALIDITY & CONTINUITY OF EVIDENCE – A PI's Perspective

☑ **Patrick M. Ogilvie, CPP, PSP, Senior Consultant, – King-Reed & Associates Inc.** Patrick Ogilvie is part of King-Reeds Corporate Risk Division, operating out of the Toronto Head Office. In Ontario King-Reed has 11 offices and 120 staff, including 90 investigators providing investigative services. Previously Mr. Ogilvie was Manager of Security of CN Tower, a Canadian landmark structure. He is board certified in security management, with his CPP (Certified Protection Professional) designation as awarded by ASIS International. His PSP (Physical Security Professional) designation covers the application, design and integration of physical security systems. He also has a CPTED (Crime Prevention through Environmental Design) certification. He is the volunteer Chair of the Toronto ASIS Chapter (American Society of Industrial Security). Patrick regularly contributes articles to professional security publications such as Canadian Security, Security Product and Technology News, Canadian Retailer, and Security Matters. Patrick is a graduate of Sheridan College's Law and Security Administration, Loss Prevention Management Diploma program.

TOPIC (Track 2): A Case Study of Executive Wrongdoing – A Practical Look at Protecting Evidence: –Patrick will review the meticulous, step-by-step process required to ensure that evidence was bullet-proof from counsels' cross examination in a major fraud case. This is a rare look at the role of the PI firm as a member of an investigative task force of mixed skill sets in a major fraud case.

DIGITAL FORENSICS – SOMETHING NEW

☑ **Marcus Li, CISA, CISSP, CCE, CFE – TD Bank:** Marcus Li has more than 30 years of IT and IT Audit experience. He has held various IT positions with Canadian firms in the financial, retail, and insurance industries involving both software development and maintenance. Marcus has conducted technical audits and security assessments of applications, network switches, firewalls, mainframe and Unix OS, and Interac compliance. Diverse software systems worked on include airline reservations, online banking, ABM, and modifying mainframe OS & telecommunications software, and accounting systems. Marcus has also identified fraud cases in a retail environment by analyzing data in a purpose built data warehouse that he developed.

☑ **Kyle Xu, IT Specialist:** Kyle has been a network administrator, a software developer, an entrepreneur, and a senior IT Auditor in the education, telecommunication and retail industries for more than 15 years. In the past five years Kyle has conducted various technical audits and assessments, including network pen tests, application SDLC and security assessments, PCI and SOX/Bill 198 compliance audits.

TOPIC (Track 2): Low Tech Steganography for Fraud Investigators: Steganography is the hiding of the existence of secret information, typically inside computer graphic files, as has been allegedly done by international terrorist organizations. This presentation will show how to hide information in low tech common software such as MS Office and other tools that come with Windows. Fraud investigators will learn how to create, detect and read steganographic secrets. The advantage of steganography as a means to hide data is that it avoids the problem of encryption and decryption tools, which tend to raise a red flag that data is being hidden due to file or software identification.

GENERAL FRAUD TRACK 2 (Cont'd)

BANKING, FRAUD & YOUR INVESTIGATION

Vanessa Walser, Manager of Fraud and Security - Canadian Bankers Association. - Ms. Walser's primary function is to manage all aspects of the Bank Crime Prevention and Investigation Office (BCPIO). Vanessa works closely with CBA members, law enforcement agencies, and other key stakeholders in the banking industry to fight fraud. Previously Vanessa was a Manager with the Fraud Management Office at Interac Association. In that role she was identified with projects such as the Fraud Alert System, Project Protect, and the annual Risk Management Forum. The BCPIO was granted "investigative body" status under PIPEDA (*the federal privacy act*), which allowed it to exchange an individual's personal information with other approved investigators when investigating fraud.

TOPIC (Track 2): Payment Card Fraud & Other Bank Fraud Schemes: Every fraud investigator needs to understand the bank component essential in all fraudulent activities, since banks, bank accounts, cash, and now payment/credit cards are the core ingredient of most types of fraud. You will come away with an understanding of how Canadian Banks are fighting fraud and how that fits into your own fraud investigations. This presentation contains fascinating stuff even for seasoned fraud investigators. "Questions from the audience were non-stop" said one former attendee.

BOTH TRACKS TOGETHER – PLENARY SESSION

LUNCHEON KEYNOTE SPEAKER

UNTHINKABLE SCAMS

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.

REGISTRATION and ENQUIRY

Extra copies of this brochure and the registration form can be obtained by downloading a PDF file from the following websites www.acfedoronto.ca and www.casiu.ca . **The best way to register is to fax your registration form on the last page of this brochure to (416) 480-1813. Registration enquiries** can be made by email to acfe.toronto@sympatico.ca at any time, or by phone (416) 480-9475 to office administrator Penny Hill. Conference Co-Chairs can be reached as follows: Call Tom Eby (ACFE Host) at (416) 423-1957 or ebyt@idirect.com ; or call Debbie McDonald (CASIU Host) at (416) 671-2706 or (905) 594-1167 or debbra@c3investigation.com .

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 \$15 discount by registering early up to and including Tuesday, September 21, 2010.

Annual Toronto Fraud Forum

Jointly Sponsored 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. 8) – 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. 29, 2010
 Premiere Convention Centre, 9019 Leslie St., Richmond Hill, (Hwy 7 & North on Leslie), Tel.416-410-0085*

#		TRACK 1 Insurance Fraud	#		TRACK 2 General Fraud
	8:00am	Registration – Coffee, trade show.		8:00am	Registration – Coffee, trade show
1	8:30am	Staged Auto Accidents – Rick Muir, Senior Special Investigator, Desjardins General Insurance	1	8:30am	New Rules for Expert Witnesses - Ivor Gottschalk CA.IFA, James Lane, LL.B
	10:00am	Coffee break & trade show (20min)		9:40am	Coffee break & trade show (20min)
2	10:20am	Accident Reconstruction & Fighting Fraud – Robert Seaton	2	10:00am	Legal Issues of Fraud Investigation - David Debenham, LL.B, Lang Michener LLP, Ottawa
3	11:20am	Suspicious Insurance Claims – Tips for Adjusters – Donna Ford, LL.B, CIP	3	11:00am	Case Study - Validity & Continuity of Evidence - Patrick Ogilvie, CPP, PSP, King-Reed Associates Inc.
4	12:00pm	Lunch & Keynote Speaker – Unthinkable Scams – Brian Del Gatto, J.D. (American Lawyer),	4	12:00pm	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	Claims Handling Where an Interpreter is Involved – Thomas Phan, Able Translations	5	1:50pm	Digital Forensics – Low Tech Steganography – Marcus Li, (TD Bank), and Kyle Xu, IT Specialist
	2:50pm	Famous Cookie Break (10 min)		2:50pm	Famous Cookie Break (10 min)
6	3:00pm	Update on Insured Theft – Cars, Boats & ATV's - Organized Crime – Det./Sergeant Stephen Boyd, OPP	6	3:00pm	Payment Card Fraud & Other Bank Fraud – Vanessa Walser, Cdn. Bankers Association
	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	\$180	+13%HST Add \$23.40
Position				Late registration fee	HST#R131433971	
Company				after Sept. 21, 2010	\$195	+13%HST Add \$25.35
Address				Please - all cheques payable to		
City				ACFE Toronto Chapter and remit to:		
Prov.	Postal Code			3266 Yonge St, Box 1408, Toronto, ON M4N 3P6		
Tel	Fax			VISA, Master Card, Amex - Number		
Email:						
Signature for credit card				Card Expiry: Mo.	Yr.	