

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. 14
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

Tuesday, September 25, 2007 (One Day)

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

Premiere Ballroom & Convention Center

9019 Leslie Street, Richmond Hill (Hwy 7 & North on Leslie St.)

Price \$180 + GST (Early Registration), \$195 + GST After September 14, 2007

**Fax Registration to (416) 480-1813 /or phone (416) 480-9475
(Alternate phone contact up to Sept. 8 – (416)-423-1957 – Tom Eby)**

A FEW OF THE TOPICS

- ◆ **DOCUMENTS & FORGERY – A Comprehensive Update – The latest thinking**
- ◆ **e-DOCUMENT REVOLUTION IN THE COURT – Electronic Discovery**
- ◆ **NEW CHEQUE CLEARING SYSTEM – Opens the Door to Fraud**
- ◆ **HACKING, COMPUTER FORENSICS, AND ANTON PILLAR ORDERS.**
- ◆ **ICBC'S ZERO TOLERANCE TO INSURANCE FRAUD – Startling Results**
- ◆ **INVESTIGATION & PRIVACY – Enforcement phase has begun**
- ◆ **MORTGAGE FRAUD – Title Insurance vs. Property Ins. mortgage clause**
- ◆ **TOWING/STORAGE CHARGES FRAUD – How by-law enforcement matters**
- ◆ **FORENSIC INCOME TAX REVIEW – Useful tool in investigation**

FACULTY and TOPICS
(Alphabetic Order)

☑ **Garry Caughlin, CMA, FICB, FCI, Vice-President Corporate Development** – Paystation Inc.. Garry has held senior positions in leading companies, including two major Canadian banks, Global Payments (National Data), The Globe & Mail, and ADP. He has served as Chairman of the Society of Management Accountants of Ontario. Working with law enforcement and Canadian banks, Paystation Inc. has been fighting cheque fraud since 1955. It offers a comprehensive product line, including COBRA risk software, encrypted cheques-issuing software, exclusive iDNA™ cheques with proprietary security features, as well as high-level security shredders and disintegrators.

TOPIC: New Cheque Clearing Process (CPA 006) Opens the Door to Fraud. Learn how the current transition to “image friendly” cheques to modernize Canada’s cheque clearing system through image technology opens the door to further cheque fraud. This session will highlight the six components of issuing a secure cheque and how each of these has its own fraud vulnerability. Learn how your company and your clients can protect themselves.

☑ **Michael Girard, LL.B, Manager, Fraud Litigation** – Insurance Corporation of British Columbia: Mike Girard has worked with ICBC’s SIU for more than 10 years, conducting fraud litigation and supporting SIU officers, adjusters, Crown Counsel, and civil counsel, in combating all forms of fraud. He has written numerous fraud training materials and conducts many fraud training sessions each year. Mike received his law degree from the University of British Columbia and was called to the B.C. bar in 1989. He practiced insurance law at Lindsay Kenney in Vancouver until joining ICBC in 1995.

TOPIC: ICBC’s Zero Tolerance for Insurance Fraud – A New Perspective and Startling Results – This session will highlight a number of ICBC’s innovative tactics to combat MD, BI, AB, vendor, premium, and broker fraud. For Ontario insurance executives, adjusters, and investigators, there will be a dazzling array of fresh ideas to fight fraud. This session has the potential to shake up the Ontario mindset considerably. Mike’s presentation has been described as “inspirational” by more than one SIU professional.

☑ **Norman Groot, LL.B., CFE, – INVESTIGATION COUNSEL PC.** Norm’s legal practice specializes in privacy and investigation matters. He is well known for his success in obtaining the coveted “Investigative Body Status” (1) for private investigators, (2) for external insurance adjusters, and (3) for in-house insurance investigators, under the federal privacy law. He is currently handling privacy complaints and enforcement matters related to the work practices of investigators and insurance adjusters. He is also handling a new legal initiative on behalf of private investigators to seek exemption from new privacy legislation (Bill C-299) criminalizing the use of pretexts to obtain personal information. 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.). He was a police officer from 1985 to 1993. He has the Certified Fraud Examiner (CFE) designation. 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.

TOPIC: Privacy Legislation & Investigation – the Enforcement Phase has Begun: Investigators should attend this session to avoid the pitfalls of privacy legislation (PIPEDA) and new privacy case law. Privacy legislation is moving from its educational phase to its enforcement phase and the Office of the Privacy Commissioner has hired Enforcement Counsel to move enforcement matters along. You will hear the latest on (1) PIPEDA enforcement practices, (2) recent changes affecting investigators, (3) leading cases involving investigative body status, (4) what investigative procedures should be followed by your in-house investigators and your external contract investigators. Of particular interest for insurance companies and corporations retaining the services of private investigators – how to act prudently as a client.

☑ **Oleh Hrycko, CA,IFA, & Charles (Chuck) Rothman, P.Eng.** – H&A Computer Forensics Inc.
Oleh Hrycko is the founder (1988) and CEO of H&A Forensics Inc. He is that rare talent, a Chartered Accountant with expertise in computer forensics and e-discovery. He has experience setting up “digital war rooms” for electronic document review for relevance and privilege. Oleh is well known in Canada’s legal community for his talks on “*e-Documents & Litigation – Are You Prepared?*” He is qualified as an expert witness. He acted as the court-appointed inspector for the Superior Court of Ontario in the *Air Canada v. Westjet* matter. His practice areas include investigating money laundering and corporate espionage, asset tracing and recovery, corporate intelligence, economic damage assessments, and quantification of insurance claims.

Chuck Rothman is a Professional Engineer and Director of e-Litigation Services at H&A Computer Forensics. He has been deeply involved at a technical level in computer forensics for the last nine years. He is a member of HTCIA (High Technology Crime Investigation Association). He has been an expert witness in a number of high profile court cases (including cases in the USA), such as *Accenture v. CSC, Computer Science Corp. v. Ario Johnson, Zurich Insurance v. Dentec Computers, Walton Street Capital v. Ocwen Developments*, He too has experience setting up “digital war rooms” for electronic document review. He has addressed a number of law firms on the intricacies of electronic discovery and its affect on the legal process and court procedures.

TOPIC: e-Document Revolution in the Courtroom, or How Electronic Discovery Affects the Work Practices of Investigators, Lawyers, & Forensic Accountants: This session will explore the practical challenges faced by lawyers and investigators in designing investigative strategies around the principles contained in the Ontario Guidelines for Electronic Discovery (OGED). Using actual investigations from major cases, this session will include: (1) an overview of OGED guidelines; (2) how to formulate an e-discovery strategy for investigation and litigation including “meet and confer”; (3) obligations of all parties regarding e-document preservation (and litigation holds), collection, review and production; (4) the courts’ response to e-documents and e-discovery with a review of key Canadian cases; (5) lessons learned from e-discoveries gone right.

☑ **Chris Mathers, Crime and Risk Consultant, Author, Speaker, Film Producer (former RCMP undercover operator)** – chrismathers inc. (Toronto, New York and San Francisco)- Chris retired after a 20-year career with the RCMP where he was an undercover operator posing as a gangster, drug trafficker and money launderer. He infiltrated criminal organizations in North America, the Caribbean, Latin America and Europe. While in the RCMP, Chris worked for various foreign agencies including the FBI, the US Drug Enforcement Administration, and the US Customs Service. He also operated a number of storefront money laundering business in Canada and the USA. He targeted organized crime groups originating from Colombia, Russia and Asia. In 1995 Chris joined the Forensic division of the international accounting firm of KPMG, rising in 1999 to the position of President, KPMG Corporate Intelligence Inc. His recent book entitled *Crime School: Money Laundering* became a best seller in both Canada and the USA and is about to be released in China. He is currently producing a series of Anti-Money Laundering training films for financial institutions. He is also developing a dramatic series for Sony Television entitled, *The Dustmen*. Chris also finds time to operate his private crime and risk consulting firm serving domestic and international clients. Chris has been described as “A human chameleon”; “One of the finest money laundering, terrorist financing and forensic investigators working today”.

LUNCHEON SPEAKER TOPIC: Crime in Business and the Business of Crime. As professionals fighting fraud and as ordinary citizen-consumers, we all encounter organized crime everyday (even if not seen). Organized crime is invisible but dangerous and ever present in our lives. Chris Mathers is uniquely positioned to give us an overview of organized crime and terror in the modern world and how it affects us personally and professionally.

☑ **Sergeant David Mitchell, Officer in Charge of Collision Reconstruction Unit** - York Regional Police: Sergeant Mitchell started his police career 19 years ago working out of the Vaughn area, performing general policing duties. He later gravitated to other responsibilities such as Coach Officer in Richmond Hill and D/C in the Criminal Investigation Bureau. He has special skills as a Police Motorcycle Instructor, and is also Officer in Charge of the YRP motorcycle program and training. In 1996 he was co-creator of Project ERASE, an acronym that stands for “Eliminate Racing Activities on Streets Everywhere”.

TOPIC: PROJECT E.R.A.S.E – This session covers the topic of late night street racing and provides insight into police activities to combat this deadly problem. Police officers from 14 different police services, the Ministry of Transportation, and the Ministry of the Environment continue to pool resources to reduce the problem of street racing and attendant deaths.

☑ **Graham Ospreay, FACFE, CSP – President**, G.P Ospreay & Associates Graham is a court qualified forensic document examiner and forgery analyst, whose practice and areas of expertise covers (1) identification of handwriting & signatures, (2) comparisons of marks and mechanical impressions, (3) authentication & interpretation of historical documents, (4) product counterfeit and forgery identification, including trademark infringements, (5) authentication of art, antiquities and collectibles, (6) document security analysis, and (7) forensic fraud examination. He is accredited as a Fellow of the American College of Forensic Examiners (FACFE) 1999; a Board Certified Forensic Examiner (DABFE, BCFE) 1996; and a Certified Security Professional (CSP) 2004. He has studied and trained under such Ontario experts as M.I. Duncan & Associates (forensic document examination); W.D. Shelly Restorations (copyist, restorer, forgery detection of art, antiquities and artefacts); and Graeme Rowe (art conservator and restorer). Graham also brings almost 20 years of corporate security and investigation experience into his practice. His appointments and board positions are numerous, including the noteworthy position of past National President and Chairman of the Board of the Canadian Society for Industrial Security Incorporated (CSIS) from 2001-2006.

TOPIC: Forensic Document Examination and Forgery Analysis – A Comprehensive Update: This session will provide a detailed look at the use of scientific principles, knowledge and applied techniques in forensic document examination, forgery analysis, and counterfeit identifications. This is a specialty field and investigators need to update their understanding of its unique aspects and where it can be effectively applied in different types of fraud cases. Topics include such areas as (A) author identification; (B) suspect signatures/initials/handwriting; (C) disputed wills; (D) anonymous and threatening letters; (E) identification of typewriters, printers and photocopiers; (F) ink and paper differentiation; (G) stamp/seal verifications; (H) sequence of writing entries; (I) document age determination and dating; (J) graffiti; (K) counterfeit product identification; (L) forgery detection of fine art, antiques and collectibles. (M) ID theft analysis; (N) altered documents such as contracts, insurance receipts, mortgages, land transfers/deeds, medical records, cheques, etc.

☑ **Steven E. Silverberg, C.A., CFE, President & Managing Partner – Silverberg Fluss, Investigative Accountants Inc., and Silverberg & Eby Investigative Accountants Inc.** Steve relishes his specialty in forensic accounting, while still finding time for traditional accounting, auditing and tax work, including setting up new businesses and mergers/acquisitions. He is a court certified expert witness and obtained the CFE designation in 1993. Steve is the current President of the Association of Certified Fraud Examiners – Toronto Chapter. He has lectured at York University on various accounting issues. While focussing on general fraud cases, Steve has also developed a specialty in the forensic aspect of lifeco disability income insurance claims.

TOPIC: How To Forensically Review Income Tax Returns: Learn how to read between the lines and pick out the hidden secrets in personal and corporate tax returns. Red flags of fraud are there if you know where to look. A tax return is not just a tax return. It can be a valuable resource to detect inconsistencies, and identify/trace such things as bank accounts, related parties, investments, and other assets.

☑ **Eric Smith LL.B, Legal Counsel, Claims** – First Canadian Title: Eric Smith handles all types of claims concerning title related mortgage fraud and valuation of property. He obtained his Hons. BA from the University of Toronto and his law degree from the University of Manitoba. He was called to the Ontario bar in 2002 and joined First Canadian Title in 2003.

☑ **Paul Matson, CIP, C.E.T.- Claims Investigator**, – Co-operators General Insurance Company: Paul Matson has been tasked by Co-operators with gathering information on mortgage fraud and related claims, including marijuana grow operations. He has presented to regional property staff on mortgage fraud issues. Serving in property related positions for 10 of his 13 years with Co-operators, he has filled various roles, such as Bodily Injury Claims Rep', Property Claims Rep', Claims Specialist and Claims Investigator. He is an active member of the Ontario Insurance Adjusters Association (OIAA), the Canadian Association of Special Investigation Units (CASIU), and the International Association of Arson Investigators (IAAI).

TOPIC: Mortgage Fraud Claims vs. Mortgage Clause Claims – Title Insurance vs. Property Insurance Perspectives – This session will contrast claims under mortgage fraud (using title insurance) vs. claims under a property insurance policy mortgage clause (whether or not mortgage fraud is involved). **Eric Smith** will explain title insurance, describe mortgage fraud as it relates to title insurance, set out the types of mortgage fraud and the law, using specific case examples. **Paul Matson** will cover mortgage fraud from the perspective of the property insurer, types of fraudulent activity, legal issues, and making a claim under the mortgage clause of a property policy.

☑ **Scott Sullivan, East Office Supervisor, Mobile Business Enforcement, Municipal Licensing & Standards, Investigation Services** – City of Toronto: Scott Sullivan is currently responsible for enforcing city by-law affecting mobile businesses such as taxis, limousines, street vending and tow trucks. Scott has had a varied career with the City of Toronto. He has held posts as Manager, Clean City Integrated Enforcement Unit and as Graffiti Coordinator. His special assignments have included developing Toronto's Graffiti By-law and harmonizing the zoning by-laws of the former municipalities.

TOPIC: Toronto Licensing Requirements – Towing & Related Industries – This session will cover the City's licensing responsibilities for towing of vehicles and related businesses. This is a topic of high interest to insurance claims professionals, especially with regard the tow truck and storage fees arising from an automobile collision.

☑ **Tom Warren, President** – Net-Patrol International, Inc. Tom Warren is an I.T Consultant and Digital Forensic Specialist who founded Net-Patrol in 1999. Tom comes from a long line of police personnel (grandfather, father, mother, and two older brothers). He was a Special Constable with Peel Regional Police Service for six years. He is a court-certified expert witness in digital forensics. He has had interesting work experiences, such as getting certified in the C-TPAT security discipline instituted by the U.S. Homeland Security Bureau; executing Anton Pillar Orders (civil search warrants); working with Microsoft and police departments in a project to fight internet child pornography; combating website attacks involving hate crimes (B'Nai B'rith); wire tapping; identifying computer hacking tactics; training police departments in computer investigation; consulting to Canadian cabinet ministers, Saudi Royalty, and to F.E.M.A. in the hurricane Bonnie disaster.

TOPIC: Hacking, Computer Forensics, and Anton Pillar Orders: This session will discuss the latest trends in three areas: Hacking, Computer Forensics, and Anton Pillar Orders. It will cover (1) the new revolution in hacking and how it affects computer forensics and security; (2) a forensic review and when to use it, what is typically found; and (3) the role of digital forensics in executing the increasingly popular Anton Pillar Order (APO), also known as a civil search warrant.

Extra copies of this brochure can be obtained by downloading a PDF file from the following websites www.acfetoronto.com and www.casiu.ca . **The best way to register is to fax your registration form to (416) 480-1813.** Registration enquiries can be made by email to acfe.toronto@sympatico.com at any time, or by phone (416) 480-9475 to office administrator Penny Hill. Conference Co-Chairs can be reached as follows: For ACFE members call Tom Eby (416) 423-1957 or ebyt@direct.com ; For CASIU members call Debbie McDonald at (905) 594-1167 or debbamacdonald@rogers.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 Friday, September 14, 2007.

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Jointly Sponsored By

Association of Certified Fraud Examiners, Toronto Chapter

Contact: Tom Eby, Tel. (416) 480-9475, Email: acfe.toronto@sympatico.ca Fax (416) 480-1813

Summer Contact No's (prior to Sept.8) : (416) 423-1957, Email: ebyt@idirect.com

Canadian Association of Special Investigation Units, Trillium Chapter

Contact: Debbie MacDonald, Tel. (905) 594-1167, Email: debbamacdonald@rogers.com

Registration 8:00am (coffee & muffins) - Lunch included - Finishes 4:00pm - Tuesday, Sept.25, 2007
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 etc.		8:00am	Registration – Coffee etc.
1	8:30am	ICBC's Zero Tolerance to All Fraud Michael Girard	1	8:30am	Documents/Forgery Comprehensive Graham Ospreay
	9:50am	Coffee break & trade show (20min)		9:50am	Coffee break & trade show (20min)
2	10:10am	Towing Regulations & Issues – Scott Sullivan	2	10:10am	Documents/Forgery Comprehensive Graham Ospreay
3	10:50am	Privacy Legislation Enforcement – Norm Groot	3	10:50am	e-Document Revolution in Court Oleh Hryko & Chuck Rothman
4	11:40am	Lunch - Crime in Business Chris Mathers	4	11:40am	Lunch - Crime in Business Chris Mathers
	1:20pm	Mini break – (10 minutes)		1:20pm	Mini break – (10 minutes)
5	1:30pm	Mortgage Fraud & Title Insurance Eric Smith	5	1:30pm	Hacking, Computer Forensics & Anton Pillar Orders – Tom Warren
6	2:15pm	Mortgage Clause – Property Insurance – Paul Matson	6	2:15pm	Forensic Income Tax Review Steve Silverberg
	3:00pm	Break/Cookies (15 min)		3:00pm	Break/Cookies (15 min)
7	3:15pm	Street Racing – Sgt. Dave Mitchell	7	3:15pm	New Cheque Clearing & Fraud Garry Caughlin
	4:00pm	End of Conference		4:00pm	End of Conference

Registration (Please Print)		Fax to (416) 480-1813		Please add 6% GST to your fee.	
Name _____				Standard fee	\$180 +6%GST Add \$10.80
Position _____				Late registration fee	GST#R131433971
Company _____				after Sept. 14, 2007	\$195 +6%GST Add \$11.70
Address _____				Please - all cheques payable to	
City _____				ACFE Toronto Chapter and remit to:	
Prov. _____ Postal Code _____				88 Fairlawn Ave., Toronto, ON M5M 1S7	
Tel _____ Fax _____				VISA, Master Card, Amex - Number	
Email: _____				_____	
Signature for credit card _____				Card Expiry: Mo. _____ Yr. _____	