

# Insurance.

## Auto theft

# Insurance bodies join law enforcement agencies to combat crime

Auto theft is an infinitely more serious crime than most people realize – and plenty of tactics are afoot to combat it.

Last year, more than 400 cars were stolen every day in Canada, according to Statistics Canada – costing Canadians \$1.2 billion, each auto policyholder almost \$50 and, more importantly, costing some people their lives.

Scott Mills, unit commander, Ontario Provincial Police, Provincial Auto Theft Team

(PATT), says, “The risk to the public is huge. Every car stolen leads to the potential of police pursuit, often with an inexperienced young driver, who may be drunk or on drugs – and it creates a life-threatening situation in which people can be and have been killed.”

While cars stolen by amateur thieves are generally recovered in 72 hours, on average, the 30 per cent taken by professionals are not. Vehicle theft committed by organized crime to make money

happens in five ways, says Staff Sergeant Mills.

In one, criminals steal high-end cars, luxury SUVs, and Hummers for export. From ports such as Halifax and Montreal, the containers are bound for locations that include Eastern Europe, Nigeria, Ghana, the Middle East, China and Central America, where they could fetch as much as \$120,000.

Rick Dubin, vice president, investigative services, Insurance Board of Canada (IBC),

says, “Every year, up to 30,000 stolen high-end vehicles with an average value of \$50,000 each leave Canadian ports.”

He and other experts are adamant that Canada needs dedicated port policing to check exports for stolen vehicles – whether that is the Canada Border Services Agency, Royal Canadian Mounted Police or another law enforcement agency.

In another method, criminals apply a salvaged or cloned vehicle identification number to sell the stolen vehicle, while a third involves “chop shops,” which dismantle cars for parts.

The fourth tactic, in which criminals lease or finance a car using fake identification, then ship it out of the country, has become more common. And finally, violent carjackings are on the increase.

To combat the situation, this year PATT initiated Project X5 with IBC, an undercover operation in which investigators posed as purchasers and exporters of high-end vehicles. In five months, the program recovered 14 stolen vehicles worth \$1.5 million and charged

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19 people.

IBC combined this initiative with a new public education program called “Lock it or Lose it.”

In addition, this year in Laval, Quebec, in what is touted as the biggest bust in Canadian history, police found 700 stolen cars and hundreds dismantled at a recycler’s yard.

Federally, IBC has been active in supporting private member’s bill C343 as a deterrent. If it becomes part of the Criminal Code, auto theft would become a separate criminal offence and carry a mandatory minimum sentence from two to 10 years for those with three or more convictions.

“We’ve also been lobbying the federal government for changes to the Youth Criminal Justice Act, to enable judges to hold re-offending juveniles in custody until their trial and sentencing,” says Mr. Dubin.

Finally, IBC is actively training customs officials in countries such as Ghana to spot stolen vehicles and return them to Canada.

IBC receives information on auto theft or insurance fraud at 1-877-IBC-TIPS and [www.ibt.ca](http://www.ibt.ca).



The Insurance Bureau of Canada’s ‘Lock it or Lose it’ program encourages the public to secure their vehicles. Last year, more than 400 cars were stolen every day in Canada, costing Canadians \$1.2 billion and each auto policyholder almost \$50. PHOTO: ISTOCKPHOTO.COM

## Disability and illness

# A focus on workplace wellness, rehabilitation is good for everyone

Long- and short-term disability coverage provides employees with financial security should illness or injury occur, but experts say it’s in the interests

of employees and employers to minimize the financial and physical costs of sickness by promoting wellness in workplaces.

“According to the World

Health Organization, depression is the leading cause of disability, as measured by years lived with disability, and is a huge and growing concern for employee benefits plans,” says

Taylor Alexander, CEO of the Canadian Mental Health Association (CMHA), National Office.

According to recent calculations, says Dr. Alexander, about \$30 billion or more is lost to the Canadian economy annually due to mental health and addiction problems. Further, one of the primary contributors to mental illness is stress, and a great deal of it is work-related.

Noting last year’s Mental Health Week theme was ‘Work-Life Balance: It’s A Matter of Time,’ Dr. Alexander says, “We focused on strategies and approaches that employees could use to try to maintain and support their own mental health in the workplace.”

A related survey conducted by Desjardins Financial Services found that only 14 per cent of employees sought assistance from their supervisors for work-life balance problems, “even though the majority of workplaces had quite good employee assistance programs and supports in place,” says Dr. Alexander.

The stigma of mental illness is an obstacle. “Persons experiencing mental health problems are very reluctant to come forward to talk about them, because of the backlash they fear they will receive, so



A recent study by PricewaterhouseCoopers Health Research Institute and the World Economic Forum called on global CEOs to make wellness central to their corporate business strategy. PHOTO: ISTOCKPHOTO.COM

it tends to remain a hidden problem,” says Dr. Alexander.

Rehabilitation expert Soula Pereira says after an illness or injury a worker’s successful reintegration into the workplace is best encouraged through a partnership approach.

Ms. Pereira, president and founder of A.R.S. Assessment Rehabilitation Services Inc., an organization that specializes in helping employers reintegrate accident victims back into the work environment, says that successful reintegration begins with a work plan.

“A work plan includes an assessment of the injury and a rehabilitation plan. We work closely with the injured worker and the company to get them back to work at a safe time.”

Ms. Pereira also says preventative medicine, such as an ergonomic evaluation of the workplace may even prevent costly injuries before they occur. “Repetitive strain injuries and other work-related musculoskeletal injuries are increasing. More and more people are being injured, even in office positions, with carpal tunnel syndrome and back problems,” says Ms. Pereira.

In one study, an ergonomic intervention in an office environment resulted in a reduction in the prevalence of musculoskeletal symptoms by an average of 40 per cent.

Employers may also be able to reduce injuries with an assessment simply by encouraging employees to take breaks and move around. “Bodies are meant to move, so you don’t want people sitting at their keyboard for eight hours,” says Ms. Pereira.

Chronic disease is another growing and costly threat to corporations and their workers says a report prepared by PricewaterhouseCoopers Health Research Institute in conjunction with the World Economic Forum.

Noting that the global workforce is becoming fatter, sicker and less productive due to chronic conditions such as heart disease and diabetes, the “Working Towards Wellness: Accelerating the Prevention of Chronic Disease” study, which was released earlier this year, called on global CEOs to make wellness central to their corporate business strategy. ■



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