

Ex-police detective fights insurance fraud as company investigator

HEATHER GREENWOOD
Correspondent

Not too long ago police forces across the province told the public that due to the large amount of white collar crime across the city, officers simply won't be able to investigate all insurance claims.

This means that should a business fraud be committed today, there is a good chance it would never see its day in court. Scenarios like this have many businesses taking their own measures to protect themselves. One company that is determined to do just this is the Co-Operators Insurance Company.

Tim Flynn is one half of an investigative team working for the Co-Operators in Markham. As claims investigators for the company, the job these men hold are of tremendous financial importance to the company.

A recent article by George D. Anderson, President of the Insurance Bureau of Canada, stated that "If insurance fraud in Canada was a business, it would easily rank among the top 100 corporations in terms of sales or operating revenue." Flynn agrees.

"Between my partner and I we've saved substantial amounts of money for the company," says Flynn. "We've paid our wages and expenses ten times over."

As a fraud investigator, Flynn checks out any claim that may appear a little fishy. "If someone took out insurance last week and encounters a substantial loss this week, we would definitely investigate," says Flynn. He says that while uncovering a fraudulent action isn't always easy, years of experience help.

Flynn is quick to point out that another focus for the team is to help clients prove the validity of their claims when they don't have sufficient records.

Before being hired on to the insurance team last October, Flynn spent 26 years working on the Metro Toronto Police force. Nine of these years were spent on the auto squad, a team that specializes in organized auto crimes.

Flynn says his team is currently investigating a number of autobody shops that actually damage the car and then claim the insurance. He says that with the record amounts of this type of fraud, there is little chance that his job will become obsolete any time soon.

But Flynn says it is not only the insurance company that benefits from his work. He says that the paying public

save as well. "My job is a double edged sword," explains Flynn.

He says it is his responsibility to protect not only the company but the honest insurance buyers. When someone gains through insurance fraud, anyone who buys insurance is losing out.

Flynn's job is complete only when he has done a host of interviews and done his best to verify the truth.

"It's a lot of gumshoeing," says Flynn. "The vast majority of claims that come through are

honest people but the few that aren't are who I'm after."

Flynn says that while the courts aren't extremely heavy on claims offenders, the sentences often serve as a deterrent to would-be false claims. "It's very seldom that people go to jail for this," says Flynn. He says that sentences run anywhere from a discharge to thousands of dollars in fines.

"If individuals realise that the insurance industry has changed its outlook, that they are no longer willing to absorb the loss and forget about it,

they'll also realise that we are now in the field of prosecution."

Dr. Michael Pollak B.Sc. DDS
FAMILY & COSMETIC DENTISTRY

- Specializing in Cosmetic Dentistry
- Bleaching, Bonding, Implants
- Porcelain Veneers



- Emergency Care • General Dentistry • Children's Dentistry
- Convenient Location - Extended Hours
- (Sunkist Plaza) • Hwy. 48 & 16th Ave., Markham • 472-2454
- FREE DENTAL CONSULTATION

NO GST NO PST NO GST NO PST NO GST NO PST NO GST NO PST NO GST NO PST NO GST NO PST NO GST NO PST NO GST NO PST

EMERGENCY

MATTRESS SALE

NO TAX
ON ANY MATTRESS SET!

ADJUSTABED

\$999

twin

5 YEAR WARRANTY

JUNIOR SLEEP

REGULAR SUPPORT
SINGLE MATTRESS

\$89

SET \$149

DOUBLE129 SET 199
QUEEN159 SET 279

10 YEAR WARRANTY

BIOPEDIC

MEDIUM SUPPORT
SINGLE MATTRESS

\$119

SET \$199

DOUBLE149 SET 249
QUEEN179 SET 299

15 YEAR WARRANTY

ORTHOCHIRO

FIRM SUPPORT
SINGLE MATTRESS

\$149

SET \$249

DOUBLE169 SET 289
QUEEN199 SET 349

25 YEAR WARRANTY

CHIROCURE

SUPER FIRM SUPPORT
SINGLE MATTRESS

\$189

SET \$299

DOUBLE239 SET 379
QUEEN269 SET 429
KING429 SET 729

DAY BED

\$99 mattress extra \$169 Complete

Baked on Enamel Finish

BUNK BEDS

\$169 mattress extra \$269 Complete

Guaranteed lowest price

SPACESAVER BUNK

\$269 mattress extra \$399 Complete

2" tubing single over double sleeps 3

FUTONS

\$189

includes 5" mattress & frame

PHONE ORDERS ACCEPTED

HOURS:

Daily 10 am - 6 pm
Thurs. & Fri. 10 am - 9 pm
Saturday 10 am - 6 pm
Sunday 11 am - 4 pm

VISA M.C.

the

Sleep Factory

5239 HWY. #7 SEVEN STAR PLAZA

471-9655

MARKHAM

HWY. 7

McCOWAN

SEVEN STAR PLAZA

CANADA'S LARGEST CHAIN OF FACTORY DIRECT MATTRESS MANUFACTURERS SINCE 1978

DO YOU NEED
ADVICE ON
PERSONAL
BANKRUPTCY?

Personal bankruptcy can be a trying experience, but you don't have to face it alone. To discuss your financial situation in confidence, contact

MURRAY H. KIDECKEL

Trustee in Bankruptcy

(416) 882-2436