



# Survey of Fraud Against Businesses, 2007-2008

## Form - Property and Casualty Insurance

The information is collected under the authority of the *Statistics Act*, Revised Statutes of Canada, 1985, Chapter S19.

**This document is confidential when completed.**

Si vous préférez recevoir ce questionnaire en français, veuillez nous téléphoner au 1-888-659-8229.

Correct pre-printed label information **if necessary** using the corresponding boxes below:

Legal Business Name 0001	Operating Name of Business (if different from legal name) 0002	
Address 0004		
City 0005	Province 0006	Postal Code 0007

### Introduction

#### Purpose of survey

The purpose of the Survey of Fraud Against Businesses is to collect data on the number of incidents of fraud experienced by certain business sectors. These data are required to respond to a need for better information on the nature and extent of fraud in Canada in order to improve policy and public education with respect to this issue. The survey also collects information on fraud detection and prevention and actions taken in response to incidents of fraud (including use of the criminal justice system).

#### Your participation is important

While participation in this survey is voluntary, your co-operation is essential to ensure that information collected in this survey is as accurate as possible.

#### The data you report are confidential

Statistics Canada is prohibited by law from publishing or releasing statistics that could reveal information obtained from this survey questionnaire. The data reported on the questionnaire will be treated in strict confidence and used for statistical purposes and published in aggregate form only. The confidentiality provisions of the *Statistics Act* are not affected by either the *Access to Information Act* or any other regulation.

#### Assistance

If you have any questions regarding this survey or the questionnaire, please contact Statistics Canada at 1-888-659-8229.

#### Coverage

Please report for the business unit(s) identified above. Include only the operation(s) located in Canada.

#### Return of questionnaire

Please mail the completed questionnaire to Statistics Canada within **21 days** of receipt by mail, using the enclosed envelope. You can also fax it at 1-800-755-5514.

#### Fax or other electronic transmission disclosure

Statistics Canada advises you that there could be a risk of disclosure during the facsimiles or other electronic transmission. However, upon receipt, Statistics Canada will provide the guaranteed level of protection afforded to all information collected under the authority of the *Statistics Act*.

#### Who should complete this questionnaire?

A senior manager knowledgeable of fraud related issues in your firm.

### Contact Information

Please provide the name and title of the person who completed this questionnaire. We require this information for follow-up purposes. It is recommended that you keep a copy of this questionnaire for your records in case we require clarification about the information provided.

#### Name of person completing form:

First name: 0013	Last name: 0054	
<input type="text"/>	<input type="text"/>	
Title: 0014	E-mail: 0018	
<input type="text"/>	<input type="text"/>	
Telephone: 0017	Ext.: 0027	Fax: 0016
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Instructions

- ◆ Please read through the entire questionnaire before attempting to respond.
- ◆ Your best estimates are acceptable when precise figures are not available and 0 is a valid response.
- ◆ Please print carefully and place an X or check mark in the appropriate circle  or  .
- ◆ If you require assistance in completing this questionnaire or if you have any comments or questions regarding this survey, please contact:

Operations and Integration Division  
Statistics Canada  
Ottawa, Ontario, K1A 0T6

**Telephone:** 1-888-659-8229

**Toll-free fax:** 1-800-755-5514

## Definitions

### Account takeover

Involves a person taking over someone's account, by gathering information about the intended victim, then contacting their bank or credit issuer, masquerading as the genuine cardholder and asking for mail to be redirected to a new address. The card is then reported as lost and a replacement card is issued and mailed to the new mailing address.

### Advance fee schemes

An offer of future benefit to the business that requires an "upfront" fee and where the perpetrator has no intention of fulfilling the offer.

### Asset misappropriation

The acquisition through fraudulent means of company assets - including monetary assets/cash, supplies or equipment - by company directors, others in fiduciary positions or employees for their own benefit. Includes embezzlement by employees.

### Counterfeit credit cards

Fraud is executed using high-quality imitation credit cards.

### False billing

The receipt of bills for products or services whereby their representation by the promoter was either false or misleading, or whereby the products were either never ordered or received (e.g. paper, toner, business directories, etc.) also known as "misleading representation".

### Financial misrepresentation

The alteration or presentation of company accounts so that they do not reflect the true value or financial activities of the company.

### Fraudulent use of cheques

The intentional use of cheques with insufficient funds or the use of stolen, counterfeit or altered cheques. Includes cheques with forged signatures or false endorsements. Counterfeit cheques are those purporting to be issued by a legitimate account holder where the account holder did not write or authorize the cheque. Counterfeit cheques are often complete replicas of an authentic cheque using a variety of printing methods. Altered items are cheques, drafts or money orders with an altered date, payee or amount.

### Fraudulent use of credit cards and bank/debit cards

The use of credit cards or bank/debit cards acquired through theft, theft of identity or personal information, or through counterfeiting to obtain cash, goods or services.

### Insurance claim fraud – substantiated

Incidents of insurance claims that have been investigated either internally or by police and have evidence of being false or inflated.

### Insurance claim fraud – suspected

Incidents of insurance claims that are questionable and may have an element of false or misleading information and some administrative action has taken place to defend against losses associated to the claim.

### Lost or stolen cards

Losses from the use of a lost or stolen credit card where a secret code is not required.

### Non-receipt of credit cards

Interception and theft of a credit card during the process of delivery to the authorized user.

**Organized rings**

Economically motivated illicit activity undertaken by any group, association or other body consisting of two or more individuals, whether formally or informally organized, where the negative impact of said activity could be considered significant from an economic perspective.

**Other fraud as a result of identity theft/impersonation**

All incidents, other than credit card, bank/debit card and cheque fraud, whereby stolen personal information and false documentation is used to impersonate another individual in order to obtain credit, access to funds or any other service. Include incidents whereby impersonators and/or company "entities" may not have used fraudulent documentation but have posed as someone they are not.

**Phishing**

An activity that uses e-mail spam to deliver messages designed to look like they originate from banks or other legitimate companies to lure many individual customers into revealing personal or financial information.

**Return Fraud**

The return of stolen merchandise or the return of merchandise using counterfeit receipts to obtain a monetary refund.

**Skimming**

Occurs when account information is taken from a credit or bank/debit card (via the magnetic strip) and copied by a capture device. Legitimately, this technology is used at point of sale (POS) terminals to gather the necessary information and charged to a customer's account. In debit card skimming, the perpetrator also gains access to the PIN (personal identification number), commonly captured through use of a pinhole camera or by looking over the customer's shoulder (also known as "shoulder surfing").

**Worthless deposits (Automatic bank teller machines):**

Items deposited that are later returned due to empty envelopes.

**How to complete this questionnaire**

Use a **BLACK** or **BLUE** pen to:

Mark a circle .....  OR

Enter a number in a box

Print in a box.....

**General Information**

1. Please report for your last 12-month fiscal year (normal business year) that ended anytime between April 1, 2007 and March 31, 2008. Indicate the period covered by this questionnaire.

	YYYY	MM	DD		YYYY	MM	DD
From	<input type="text"/>	<input type="text"/>	<input type="text"/>	To	<input type="text"/>	<input type="text"/>	<input type="text"/>
	00011				00012		

2. How many employees (full time/part time) are currently employed by your establishment?

a) Full time .....	02000	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
b) Part time .....	02010	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
c) TOTAL .....	02020	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

3. Which of the following best describes your business?

**CHECK ONLY ONE.**

- 03000 01  Retail
- 02  Banking
- 03  Health or disability insurance
- 04  Property and casualty insurance
- 05  None of the above → **Stop here and return questionnaire in the enclosed envelope.**

## Section D – Property and casualty insurance

### Fraud

An act whereby an individual or groups of individuals by deceit, falsehood or other fraudulent means, whether or not it is a false pretence, defrauds the public or any person or business, whether ascertained or not, of any property, money or valuable security or any service. For the purpose of this survey, fraud includes such acts committed against your business by employees or others. **Direct theft where no deceit is involved is not considered fraud.**

### An incident

Either a one-time event, or a set of events repeated over time that originate from the same source, which have come to the attention of the company.

### Insurance claim fraud – substantiated

Incidents of insurance claims that have been investigated either internally or by police and have evidence of being false or inflated.

### Insurance claim fraud – suspected

Incidents of insurance claims that are questionable and may have an element of false or misleading information and some administrative action has taken place to defend against losses associated to the claim.

**D 1. How many of the following types of SUSPECTED and SUBSTANTIATED fraud incidents committed by non-employees did your business experience during your last 12-month fiscal period?** Please refer to Pages 2 and 3 for definitions of fraud types. (Please note 0 is a valid response and your best estimates are acceptable when precise figures are not available). If the type of fraud experienced is not listed below, please specify under “other fraud”.

Fraud committed by non-employees	Number of incidents	Not applicable	Don't know
a) Insurance claim fraud – auto/property insurance: <b>suspected</b> incidents. ....	26000 <input type="text"/>	26001 <input type="radio"/>	99 <input type="radio"/>
b) Insurance claim fraud – auto/property insurance: <b>substantiated</b> incidents. ....	26010 <input type="text"/>	26011 <input type="radio"/>	99 <input type="radio"/>
c) Insurance claim fraud – casualty/injury insurance: <b>suspected</b> incidents. ....	26020 <input type="text"/>	26021 <input type="radio"/>	99 <input type="radio"/>
d) Insurance claim fraud – casualty/injury insurance: <b>substantiated</b> incidents. ....	26030 <input type="text"/>	26031 <input type="radio"/>	99 <input type="radio"/>
e) Advance fee schemes. ....	26040 <input type="text"/>	26041 <input type="radio"/>	99 <input type="radio"/>
f) False billing. ....	26050 <input type="text"/>	26051 <input type="radio"/>	99 <input type="radio"/>
g) Other, specify <input type="text"/>	26060 <input type="text"/>	26061 <input type="radio"/>	99 <input type="radio"/>
<b>TOTAL incidents (a to g)</b> .....	26070 <input type="text"/>		

**D 2. Are you reporting for business units in more than one province and/or territory?**

27000

01  Yes → Go to Question D3.

03  No → Go to Question D4.

**D 3. Please complete the table below with the total number of business units in each province/territory and the percentage of TOTAL SUSPECTED and SUBSTANTIATED fraud incidents (reported in D1) by province/territory. "Business unit" is defined as the lowest level of the firm for which separate records are kept for such details as revenues, expenses and employment.**

Province/territory	Number of business units	Percentage of total fraud incidents (reported in D1)
28000 Newfoundland and Labrador . . . . .	<input type="text"/>	28001 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28010 Prince Edward Island . . . . .	<input type="text"/>	28011 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28020 Nova Scotia . . . . .	<input type="text"/>	28021 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28030 New Brunswick . . . . .	<input type="text"/>	28031 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28040 Quebec . . . . .	<input type="text"/>	28041 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28050 Ontario . . . . .	<input type="text"/>	28051 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28060 Manitoba . . . . .	<input type="text"/>	28061 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28070 Saskatchewan . . . . .	<input type="text"/>	28071 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28080 Alberta . . . . .	<input type="text"/>	28081 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28090 British Columbia . . . . .	<input type="text"/>	28091 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28100 Yukon Territory . . . . .	<input type="text"/>	28101 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28110 Northwest Territories . . . . .	<input type="text"/>	28111 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28120 Nunavut . . . . .	<input type="text"/>	28121 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
28130 <b>TOTAL</b> . . . . .	<input type="text"/>	<b>100</b> %

**D 4. How many of the following types of ATTEMPTED and REAL fraud incidents committed by employees did your business experience during your last 12-month fiscal period?**

Please refer to Pages 2 and 3 for definitions of fraud types. (Please note 0 is a valid response and your best estimates are acceptable when precise figures are not available). If the type of fraud experienced is not listed below, please specify under "Other economically related fraudulent acts by employees".

Fraud committed by employees	Number of attempted incidents			Number of real incidents		
	Not applicable	Don't know	Not applicable	Don't know		
a) Asset misappropriation . . . . .	29000 <input type="text"/>	29001 <input type="text"/>	29003 <input type="text"/>	29004 <input type="text"/>		
b) Improper claims on expense accounts by employees . . . . .	29010 <input type="text"/>	29011 <input type="text"/>	29013 <input type="text"/>	29014 <input type="text"/>		
c) Financial misrepresentation . . . . .	29020 <input type="text"/>	29021 <input type="text"/>	29023 <input type="text"/>	29024 <input type="text"/>		
d) Other economically related fraudulent acts by employees, specify	29030 <input type="text"/>	29031 <input type="text"/>	29033 <input type="text"/>	29034 <input type="text"/>		
29035 <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
<b>TOTAL (a to d) attempted incidents</b> . . . . .	29040 <input type="text"/>	<b>TOTAL (a to d) real incidents</b>	29050 <input type="text"/>	<input type="text"/>		

**D 5. In your opinion, what were the most common methods of fraud that your organization, as a property/casualty insurance provider, dealt with during the last 12-month fiscal period?**

**CHECK ALL THAT APPLY.**

- 30000  Misrepresentation to obtain payment
- 30010  Fraudulent information provided by client during underwriting process, including the withholding of information
- 30020  Material change misrepresentation
- 30030  Inflated insurance claims
- 30040  Organized auto theft rings
- 30050  Organized injury rings
- 30060  Intentional (i.e. planned) auto thefts
- 30070  Intentional (i.e. planned) auto accidents
- 30080  Arson
- 30090  Intentional (i.e. planned) property damage (other than arson)
- 30100  Intentional (i.e. planned) property theft
- 30110  False injury claims

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**D 6. In your opinion, what was the most common source of fraud that your organization, as a property/casualty insurance provider, dealt with during the last 12-month fiscal period?**

**CHECK ONE ONLY.**

- 31000 01  Individual claimant only who is individual policy holder
- 02  Individual claimant only who is commercial policy holder
- 03  Large or small organized rings

**D 7. Please provide the number of incidents that your business investigated for fraud during the last 12-month fiscal period, according to the nature of the claim (i.e. property or casualty), the nature of the case (i.e., potentially organized rings or not) and the nature of the claimant. (Please note 0 is a valid response and your best estimates are acceptable when precise figures are not available.)**

**Property claims**

**Number of incidents investigated**

**Potentially involving organized rings**

a) Claimant is an individual policy holder . . . . .

32000

b) Claimant is a vendor . . . . .

32010

**Involving an individual claimant only**

c) Claimant is an individual policy holder . . . . .

32020

d) Claimant is a commercial policy holder . . . . .

32030

**Injury claims**

**Potentially involving organized rings**

e) Claimant is an individual policy holder . . . . .

32040

f) Claimant is a vendor . . . . .

32050

**Involving an individual claimant only**

g) Claimant is an individual policy holder . . . . .

32060

h) Claimant is a commercial policy holder . . . . .

32070

**D 8. Of the SUSPECTED and SUBSTANTIATED incidents of fraud your business experienced in the last 12-month fiscal period, what was the most frequent method in which they were committed?**

**CHECK ONE ONLY.**

- 33000 97  Not applicable: did not experience any fraud incidents in the last 12-month fiscal period
- 01  E-mail
- 02  Internet
- 03  Telephone
- 04  Regular post
- 05  In person
- 06  By fax
- 07  Other, specify
- 99  Don't know

**D 9. How many claims did your business open during the last 12-month fiscal period and what was the total dollar amount paid out in Canadian funds?**

a) Number of claims opened . . . . .

34000

b) Dollar amount paid out . . . . . \$

34010

## Section E – Consequences of fraud

**E 1. Please indicate the range of financial losses incurred by your business as a direct result of fraud incidents experienced during the last 12-month fiscal period?** *Include only the amount defrauded and not other expenses incurred as a result of the fraud (e.g. costs associated with civil charges, etc.). Do not include incidents where the amount defrauded was recovered. All amounts are in Canadian funds.*

- |       |    |   |    |  |    |  |
|-------|----|---|----|--|----|--|
| 35000 | 01 | <input type="radio"/> \$0 (no direct financial losses incurred, or no fraud experienced in last 12-month fiscal period) | 06 | <input type="radio"/> \$80,001 to \$100,000    | 13 | <input type="radio"/> \$1,000,001 to \$5,000,000   |
|       | 02 | <input type="radio"/> \$1 to \$20,000   | 07 | <input type="radio"/> \$100,001 to \$150,000   | 14 | <input type="radio"/> \$5,000,001 to \$10,000,000  |
|       | 03 | <input type="radio"/> \$20,001 to \$40,000  | 08 | <input type="radio"/> \$150,001 to \$200,000   | 15 | <input type="radio"/> \$10,000,001 to \$15,000,000 |
|       | 04 | <input type="radio"/> \$40,001 to \$60,000  | 09 | <input type="radio"/> \$200,001 to \$300,000   | 16 | <input type="radio"/> More than \$15,000,000       |
|       | 05 | <input type="radio"/> \$60,001 to \$80,000  | 10 | <input type="radio"/> \$300,001 to \$400,000   | 99 | <input type="radio"/> Don't know                   |
|       |    |   | 11 | <input type="radio"/> \$400,001 to \$500,000   |    |  |
|       |    |   | 12 | <input type="radio"/> \$500,001 to \$1,000,000 |    |  |

**E 2. Please provide the estimated amount of dollars your business either recovered or avoided losing as a result of detecting fraud.** *All amounts are in Canadian funds.*

- |       |    |   |    |  |    |  |
|-------|----|---|----|--|----|--|
| 36000 | 01 | <input type="radio"/> \$0 (no direct financial losses incurred, or no fraud experienced in last 12-month fiscal period) | 06 | <input type="radio"/> \$80,001 to \$100,000    | 13 | <input type="radio"/> \$1,000,001 to \$5,000,000   |
|       | 02 | <input type="radio"/> \$1 to \$20,000   | 07 | <input type="radio"/> \$100,001 to \$150,000   | 14 | <input type="radio"/> \$5,000,001 to \$10,000,000  |
|       | 03 | <input type="radio"/> \$20,001 to \$40,000  | 08 | <input type="radio"/> \$150,001 to \$200,000   | 15 | <input type="radio"/> \$10,000,001 to \$15,000,000 |
|       | 04 | <input type="radio"/> \$40,001 to \$60,000  | 09 | <input type="radio"/> \$200,001 to \$300,000   | 16 | <input type="radio"/> More than \$15,000,000       |
|       | 05 | <input type="radio"/> \$60,001 to \$80,000  | 10 | <input type="radio"/> \$300,001 to \$400,000   | 99 | <input type="radio"/> Don't know                   |
|       |    |   | 11 | <input type="radio"/> \$400,001 to \$500,000   |    |  |
|       |    |   | 12 | <input type="radio"/> \$500,001 to \$1,000,000 |    |  |

**E 3. Did your business incur any financial costs related to any of the following as a result of incidents of fraud experienced during the last 12-month fiscal period? CHECK ALL THAT APPLY.**

- 37000  Criminal court procedures
- 37010  Civil court procedures
- 37020  Investments in or operational costs related to fraud detection or prevention initiatives
- 37030  Damage or destruction of databases
- 37040  Other, please specify

37041

**E 4. Were any of the following impacted as a result of incidents of fraud experienced during the last 12-month fiscal period? CHECK ALL THAT APPLY.**

- 38000  Staff morale
- 38010  Business relationships
- 38020  Client relationships
- 38030  Business procedures/policies
- 38040  Brand image
- 38050  Share price
- 38060  Reputation
- 38070  Your business' openness to on-line transactions
- 38080  Your clients' or other business' openness to on-line transactions
- 38090  Other, please specify

38091



## Section F – Fraud detection and actions taken

### F 1. How is fraudulent activity detected by your business?

**CHECK ALL THAT APPLY.**

- |       |                       |  |       |                       |                                |
|-------|-----------------------|--|-------|-----------------------|--------------------------------|
| 39000 | <input type="radio"/> | Reporting by the public, clients, customers, business associates | 39060 | <input type="radio"/> | Use of risk management systems |
| 39010 | <input type="radio"/> | Detection by staff other than internal investigators             | 39070 | <input type="radio"/> | Internal audit                 |
| 39020 | <input type="radio"/> | Use of internal investigators                                    | 39080 | <input type="radio"/> | External audit                 |
| 39030 | <input type="radio"/> | Use of private investigators                                     | 39090 | <input type="radio"/> | By accident                    |
| 39040 | <input type="radio"/> | Use of detection technology                                      | 39100 | <input type="radio"/> | Other, please specify          |
| 39050 | <input type="radio"/> | Use of letters to verify and confirm services                    | 39101 |                       | <input type="text"/>           |

### F 2. In general, how often are the police contacted when a fraud is detected by your business?

- 40000 01  Always
- 02  Often
- 03  Sometimes
- 04  Rarely
- 05  Never → **Go to Question F 4**

### F 3. When police are contacted, what are the reasons for doing so?

**CHECK ALL THAT APPLY.**

- |       |                       |   |       |                       |   |
|-------|-----------------------|---|-------|-----------------------|---|
| 41000 | <input type="radio"/> | Company policy  | 41050 | <input type="radio"/> | Advised by someone to do so                               |
| 41010 | <input type="radio"/> | Incident is serious enough: losses were significant               | 41060 | <input type="radio"/> | Sense of duty   |
| 41020 | <input type="radio"/> | Incident is serious enough: suspicion of links to organized crime | 41070 | <input type="radio"/> | Satisfactory experience in the past with police responses |
| 41030 | <input type="radio"/> | To try to recover losses  | 41080 | <input type="radio"/> | Other, please specify                                     |
| 41040 | <input type="radio"/> | To pursue criminal charges  | 41081 |                       | <input type="text"/>                                      |

### F 4. When police are not contacted, what are the reasons for not doing so?

**CHECK ALL THAT APPLY.**

- |       |                       |   |       |                       |  |
|-------|-----------------------|---|-------|-----------------------|--|
| 42000 | <input type="radio"/> | Incident is too minor   | 42060 | <input type="radio"/> | Fear of negative publicity                       |
| 42010 | <input type="radio"/> | Don't think the police can do anything                        | 42070 | <input type="radio"/> | Fear of litigation                               |
| 42020 | <input type="radio"/> | Resources required to pursue criminal charges outweigh losses | 42080 | <input type="radio"/> | Losses recovered through other means             |
| 42030 | <input type="radio"/> | Unsatisfactory experience in the past with police responses   | 42090 | <input type="radio"/> | Dealt with another way                           |
| 42040 | <input type="radio"/> | Unsatisfactory experiences in the past with criminal courts   | 42100 | <input type="radio"/> | Incident did not exceed business' risk tolerance |
| 42050 | <input type="radio"/> | Company policy  | 42110 | <input type="radio"/> | Other, please specify                            |
|       |                       |   | 42111 |                       | <input type="text"/>                             |

**F 5. How often does your business pursue cases of fraud in civil court?**

- 43000 01  Always
- 02  Often
- 03  Sometimes
- 04  Rarely
- 05  Never

**F 6. At any time during the last 12-month fiscal period did your business report fraudulent activity to any of the following?**

**CHECK ALL THAT APPLY.**

- 44000  Royal Canadian Mounted Police's web-based Reporting Economic Crime On-Line (RECOL)
- 44010  PhoneBusters – The Canadian Anti-Fraud Call Centre
- 44020  Provincial Consumer Protection Agencies
- 44030  The Competition Bureau
- 44040  Other regulatory body
- 44050  Better Business Bureau
- 44060  Investigative Services of the Insurance Bureau of Canada
- 44070  Canada Post
- 44080  Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)

**Section G – Fraud prevention**

**G 1. Which of the following measures does your business have in place that would prevent the occurrence of fraud?**

**CHECK ALL THAT APPLY.**

- 45000  Formal or informal training/raising awareness among employees
- 45010  Formal or informal training/raising awareness among management
- 45020  Public announcements/information for clients and business associates regarding fraud prevention
- 45030  Publicizing your business' fraud detection measures and/or intolerance for fraud
- 45040  Destruction or securing of documents and files containing personal information such as account information, social insurance numbers, etc.
- 45050  Securing of electronic databases
- 45060  Signing procedures for release or transfer of funds (e.g. need for more than one signature, etc.)
- 45070  Daily financial reviews or financial reconciliations
- 45080  Use of public information on fraud scams, fraud prevention, etc.
- 45090  Background checks on clients using credit bureau information, address verification or other available databases
- 45100  Organization's ethics or codes of conduct with respect to employee fraud and reporting
- 45110  Pre-employment screening of employees (e.g. criminal record checks; other reference checks)
- 45120  On-going trend analysis of reported or suspected incidents of fraud
- 45130  On-going security clearances of employees
- 45140  Other, please specify

45141

**G 2. In your opinion, which of the following initiatives would help to further prevent fraud experienced by your industry (i.e., banking, insurance or retail industry)?**

**CHECK ALL THAT APPLY.**

- 46000  Investment in better detection/security technology that is currently available
- 46010  Investment in specialized/expert human resources
- 46020  Better employee and client training and awareness
- 46030  Better public awareness/public information campaigns
- 46040  A national fraud reporting centre that all victims could report to and that could be a source for businesses and the public to obtain information on fraud scams, prevention, etc.
- 46050  Cooperation and exchange of information among businesses in the same industry (e.g. through networks, associations, conferences, etc.)
- 46060  Cooperation and exchange of information between all types of businesses (e.g. through networks, associations, conferences, etc.)
- 46070  Partnerships between the police and businesses
- 46080  Informing the judiciary regarding the nature of different types of fraud and their effects on individuals and businesses
- 46090  Changes to the *Criminal Code of Canada*, please specify
- 46091
- 46100  Changes to the *Privacy Act*, please specify
- 46101
- 46110  Changes to the *Personal Information Protection and Electronics Document Act (PIPEDA)*, please specify
- 46111
- 46120  Changes to other legislation, please specify
- 46121

**Section H – Revenue**

**H 1.** Please exclude GST and all other taxes collected for remittance to a government agency.

Please report total operating revenue (from sales of products and/or services), in Canadian dollars (exclude non-operating revenue from interest, capital gains and R&D tax credits and all other revenue that is not directly related to the operation of this business) for your last 12-month fiscal period.

When figures are not readily available, please provide your best estimate.

a) Sales of goods purchased for resale . . . . .	\$	<input type="text"/>
b) Sales of services . . . . .	\$	<input type="text"/>
c) Fees from financial transactions . . . . .	\$	<input type="text"/>
<b>TOTAL (a to c) . . . . .</b>	<b>\$</b>	<input type="text"/>

**Thank you for your cooperation**  
Please keep a copy of this survey for administrative follow-up.