



# Pilot Survey of Fraud Against Businesses

## Form - Banking

### Confidential once completed

Collected under the authority of the *Statistics Act*, Revised Statutes of Canada, 1985, Chapter S19.

Si vous préférez recevoir ce questionnaire en français, veuillez cocher la case suivante .....  et retourner le questionnaire dans l'enveloppe pré-affranchie.

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

Legal Business Name		Operating Name of Business (if different from legal name)		
Address			City	
Province	Postal Code	Telephone Number	Ext.	Fax Number

### Introduction

**Purpose of Survey**  
The purpose of the pilot Survey of Fraud Against Businesses is to collect data on the number of incidents of fraud experienced by certain business sectors. The information collected by this pilot survey will help determine the feasibility of conducting a national survey of fraud experienced by businesses. 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 pilot 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 call 1-888-659-8229 or email [karen.keen@statcan.ca](mailto:karen.keen@statcan.ca).

**Coverage**  
Please complete the questionnaire for the business described in the label at the top of the page.

**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*.

### 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:**

**Title:**

**Phone:**  -  -

**Fax:**  -  -

**E-mail:**

## Instructions

- ◆ Please read through the entire questionnaire before attempting to respond. You may only have to provide data for one of the sections between A through F. All respondents must complete the General Introduction section and sections G, H, I, and J.
- ◆ Your best estimates are acceptable when precise figures are not available and 0 is a valid response.
- ◆ Please print carefully.
- ◆ 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 – 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 bankruptcy

Fraud against parties to a bankruptcy, such as suppliers, creditors, partners, and/or shareholders.

### 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 cards

The use of credit cards or bank 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 claims that have been investigated either internally or by police and have evidence of being false or inflated.

### Insurance claim fraud – suspected

Incidents of 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 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.

### Product piracy/counterfeit products

Incidents of illegal copying and/or distribution of fake branded goods in breach of patent or copyright.

### Skimming

Occurs when account information is taken from a credit or 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.

## General Information

### 1. Please indicate your last 12-month fiscal period.

	YYYY	MM	DD
From	01 <input type="text"/>	02 <input type="text"/>	03 <input type="text"/>
	YYYY	MM	DD
To	04 <input type="text"/>	05 <input type="text"/>	06 <input type="text"/>

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

a) Full time

b) Part time

### 3. Which of the following best describes your business?

- 01  Retail → Go to Section A
- 02  Banking → Go to Section B
- 03  Payment company (e.g. VISA, Mastercard, Interact) → Go to Section C
- 04  Health or disability insurance → Go to Section D
- 05  Property & casualty insurance → Go to Section E
- 06  Manufacturing → Go to Section F

**Section A – Retail**

**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, and also includes product piracy or the manufacturing of counterfeit products by others that infringe patents or copyrights held by your business. **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. An **attempted** incident was unsuccessful (no losses) while a **real** incident resulted in an economic loss.

**A 1. How many of the following types of attempted and real fraudulent incidents 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	Number of attempted incidents			Number of real incidents		
		Not applicable	Don't know		Not applicable	Don't know
<b>a) Fraudulent use of credit cards issued through payment companies (e.g. Visa, Mastercard, American Express, etc) . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>b) Fraudulent use of private label credit cards (i.e. your company's private label) . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>c) Fraudulent use of bank cards . . . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>d) Fraudulent use of cheques . . . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>e) Use of false identity in applications or other documents . . . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>f) Use of false information (other than false identity) in applications or other documents . . . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>g) Counterfeit money . . . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>h) Advance fee schemes . . . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>i) False billing . . . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>j) Other fraud (i.e. business supplies fraud), specify . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>A</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>Fraud committed by employees</b>						
<b>k) Asset misappropriation . . . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>l) Improper claims on expense accounts by employees . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>m) Financial misrepresentation</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>n) Other economically related fraudulent acts by employees . . . . .</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>o) TOTAL attempted incidents (a to n) . .</b>	01 <input type="text"/>			<b>TOTAL real incidents (a to n) . . . . .</b>	02 <input type="text"/>	

**A 2. Does your company issue its own brand of credit card (i.e. private label) for clients?**

- 01  Yes
- 02  No → Go to Question A 6

**A 3. For each incident of attempted or real fraud involving your company's private label credit card, please indicate the number of incidents experienced by your establishment according to the source of fraudulent activity. Please refer to Pages 2 and 3 for definitions. (Please note 0 is a valid response and your best estimates are acceptable when precise figures are not available.)**

	Number of <b>attempted</b> incidents	Not applicable	Don't know	Number of <b>real</b> incidents	Not applicable	Don't know
a) Skimming . . . . .	01 <input style="width: 100px;" type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input style="width: 100px;" type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
b) False application . . . . .	01 <input style="width: 100px;" type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input style="width: 100px;" type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
c) Counterfeit cards . . . . .	01 <input style="width: 100px;" type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input style="width: 100px;" type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
d) Lost or stolen cards . . . . .	01 <input style="width: 100px;" type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input style="width: 100px;" type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
e) Non-receipt of cards . . . . .	01 <input style="width: 100px;" type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input style="width: 100px;" type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
f) Card not present/no signature (i.e. Mail order/ phone/internet purchases) . . . . .	01 <input style="width: 100px;" type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input style="width: 100px;" type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
g) Account takeover . . . . .	01 <input style="width: 100px;" type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input style="width: 100px;" type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
h) Method unknown . . . . .	01 <input style="width: 100px;" type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input style="width: 100px;" type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
i) Other, specify <div style="border: 1px solid black; width: 150px; height: 20px; margin-left: 10px;"></div>	01 <input style="width: 100px;" type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input style="width: 100px;" type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
j) <b>TOTAL attempted incidents (a to i)</b> . . . . .	01 <input style="width: 100px;" type="text"/>	<b>TOTAL real incidents (a to i)</b> . . . . .		02 <input style="width: 100px;" type="text"/>		

**A 4. During the last 12-month fiscal period, did your business mail out any pre-approved credit card applications?**

- 01  Yes
- 02  No

**A 5. During the last 12-month fiscal period, did your business mail out any unsolicited credit cards?**

- 01  Yes
- 02  No

**A 6. Of the attempted and real incidents of fraud your business experienced in the last 12-month fiscal period, were there any that were committed by a person residing outside of Canada (i.e., the United States or any other country)?**

- 01  Not applicable: did not experience any fraud incidents in the last 12-month fiscal period
- 02  Yes – Specify country
- 03  No
- 04  Don't know

**A 7. Of the attempted and real 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 only one.***

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

**Section B – Banking**

**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, and also includes product piracy or the manufacturing of counterfeit products by others that infringe patents or copyrights held by your business. **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. An **attempted** incident was unsuccessful (no losses) while a **real** incident resulted in an economic loss.

**B 1. How many of the following types of attempted and real fraudulent incidents 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 <u>non-employees</u>	Number of <u>attempted</u> incidents			Number of <u>real</u> incidents		
	01	02	03	04	05	06
a) Fraudulent use of credit cards.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
b) Fraudulent use of bank cards.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
c) Fraudulent use of cheques.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
d) Mortgage fraud.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
e) Other loan fraud.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
f) Worthless deposits (ATM).....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
g) Fraudulent bankruptcy.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
h) Use of false identity in applications other than mortgages or loans.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
i) Counterfeit money.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
j) Advance fee schemes.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
k) False billing.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
l) Other fraud (i.e. business supplies fraud), specify.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
A <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
<b>Fraud committed by employees</b>						
m) Asset misappropriation.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
n) Improper claims on expense accounts by employees.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
o) Financial misrepresentation.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
p) Other economically related fraudulent acts by employees.....	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
q) <b>TOTAL attempted incidents (a to p)</b> .....	<input type="text"/>			<b>TOTAL real incidents (a to p)</b> .....	<input type="text"/>	

**B 2. Phishing** is a term used to describe an activity that uses e-mail to deliver messages designed to look like they are coming from banks or other legitimate companies to lure many individual customers into revealing personal or financial information.

a) In the last 12-month fiscal period how many phishing schemes, appearing to represent your establishment, were known to you?

b) In the last 12-month fiscal period, how many of these phishing sites did your establishment close down to halt the transmission of these messages to consumers?

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**B 3. During the last 12-month fiscal period, did your business mail out any pre-approved credit card applications?**

01  Yes      02  No

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**B 4. During the last 12-month fiscal period, did your business mail out any unsolicited credit cards?**

01  Yes      02  No

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**B 5. Of the attempted and real incidents of fraud your business experienced in the last 12-month fiscal period, were there any that were committed by a person residing outside of Canada (i.e., the United States or any other country)?**

01  Not applicable: did not experience any fraud incidents in the last 12-month fiscal period

02  Yes – Specify country

03  No      04  Don't know

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**B 6. Of the attempted and real incidents of fraud your business experienced in the last 12-month fiscal period, what was the most frequent way in which they were committed? *Check only one.***

01  Not applicable: did not experience any fraud incidents in the last 12-month fiscal period

02  E-mail

03  Internet

04  Telephone

05  Regular post

06  In person

07  By fax

08  Other

09  Don't know

**PLEASE GO TO SECTION G**

**Section C – Payment companies**

**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, and also includes product piracy or the manufacturing of counterfeit products by others that infringe patents or copyrights held by your business. **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. **An attempted incident was unsuccessful (no losses) while a real incident resulted in an economic loss.**

**C 1. How many of the following types of attempted and real fraudulent incidents 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).

Fraud committed by <u>non-employees</u>	Number of <u>attempted</u> incidents	Not applicable	Don't know	Number of <u>real</u> incidents	Not applicable	Don't know
a) Asset misappropriation . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
b) Improper claims on expense accounts by employees . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
c) Financial misrepresentation	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
d) Other fraudulent acts by employees . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
e) <b>TOTAL attempted incidents (a to d)</b> . . . . .	<input type="text"/>	<b>TOTAL real incidents (a to d)</b> . . . . .		<input type="text"/>		

**C 2. For each incident of credit card or bank card fraud, please indicate the number of accounts closed as a result of the source of fraudulent activity as well as the total number of fraudulent transactions by the source.** Please refer to Pages 2 and 3 for definitions. (Please note 0 is a valid response and your best estimates are acceptable when precise figures are not available.)

Fraud type	Number of <u>accounts closed</u> due to fraud	Not applicable	Don't know	Number of <u>fraudulent transactions</u>	Not applicable	Don't know
a) Skimming . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
b) Identity theft . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
c) Counterfeit cards . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
d) Lost or stolen cards . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
e) Non-receipt of cards . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
f) Card not present/no signature (i.e. Mail order/ phone/internet purchases . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
g) Account takeover . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
h) Method unknown . . . . .	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
i) Other, specify A <input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>
j) <b>TOTAL number of accounts closed (a to i)</b> . . . . .	<input type="text"/>	<b>TOTAL number of fraudulent transactions (a to i)</b> . . . . .		<input type="text"/>		



**C 3. Phishing** is a term used to describe an activity that uses e-mail to deliver messages designed to look like they are coming from banks or other legitimate companies to lure many individual customers into revealing personal or financial information.

a) In the last 12-month fiscal period how many phishing schemes, appearing to represent your establishment, were known to you?

b) In the last 12-month fiscal period, how many of these phishing sites did your establishment close down to halt the transmission of these messages to consumers?

---

**C 4. During the last 12-month fiscal period, did your business mail out any pre-approved credit card applications?**

01  Yes      02  No

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**C 5. During the last 12-month fiscal period, did your business mail out any unsolicited credit cards?**

01  Yes      02  No

---

**C 6. Of the attempted and real incidents of fraud your business experienced in the last 12-month fiscal period, were there any that were committed by a person residing outside of Canada (i.e., the United States or any other country)?**

01  Not applicable: did not experience any fraud incidents in the last 12-month fiscal period

02  Yes – Specify country

03  No      04  Don't know

---

**C 7. Of the attempted and real incidents of fraud your business experienced in the last 12-month fiscal period, what was the most frequent way in which they were committed? *Check only one.***

01  Not applicable: did not experience any fraud incidents in the last 12-month fiscal period

02  E-mail

03  Internet

04  Telephone

05  Regular post

06  In person

07  By fax

08  Other

09  Don't know

## Section D – Health or disability 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, and also includes product piracy or the manufacturing of counterfeit products by others that infringe patents or copyrights held by your business. **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.

**D 1. How many of the following types of suspected and substantiated fraudulent incidents 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".

<b>Fraud committed by non-employees</b>	<b>Number of incidents</b>	<b>Not applicable</b>	<b>Don't know</b>
a) Insurance claim fraud – health and disability insurance: <b>suspected</b> incidents . . . . .	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
b) Insurance claim fraud – health and disability insurance: <b>substantiated</b> incidents . . . . .	01 <input type="text"/>	02 <input checked="" type="radio"/>	03 <input type="radio"/>
c) Advance fee schemes . . . . .	01 <input type="text"/>	02 <input checked="" type="radio"/>	03 <input type="radio"/>
d) False billing. . . . .	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
e) Other (i.e. business supplies fraud), specify A <input type="text"/>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
<b>Fraud committed by employees</b>			
f) Asset misappropriation. . . . .	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
g) Improper claims on expense accounts by employees . . . . .	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
h) Financial misrepresentation . . . . .	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
i) Other economically related fraudulent acts by employees . . . . .	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
j) <b>TOTAL incidents (a to i)</b> . . . . .	01 <input type="text"/>		

**D 2. In your opinion, what were the most common fraud methods that your organization, as a health insurance provider, dealt with during the last 12-month fiscal period?**

Please **RANK** the following methods of fraud from 1 to 6, with **1 being the most common** and **6 being the least common**.

- A  Misrepresentation to obtain payment
- B  Treatment that is outside the scope of practice
- C  Kickbacks and referral schemes
- D  Billing for services and/or supplies not performed or not provided
- E  Intentionally making false representations to obtain payment for services and/or supplies
- F  Deliberate performance of unnecessary medical services for the purpose of financial gain

**D 3. In your opinion, what were the most common sources of fraud that your organization, as a health insurance provider, dealt with during the last 12-month fiscal period?**

Please **RANK** the following sources of fraud from 1 to 7, with **1 being the most common** and **7 being the least common**.

- A  Individual policy holder acting alone
- B  Group plan member acting alone
- C  Plan sponsor acting alone
- D  Health care providers acting alone
- E  Clinic and/or group of health care providers
- F  Combination of individual policy holders or group plan members and clinic and/or health care providers
- G  Large or small organized rings

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**D 4. Of the suspected and substantiated incidents of fraud your business experienced in the last 12-month fiscal period, what was the most frequent way in which they were committed? Check only one.**

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

---

**D 5. 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? *If you are a third party paying on behalf of a participant, skip this question and go to Section G.***

a) Number of claims opened

b) Dollar amount paid out \$

## Section E – 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, and also includes product piracy or the manufacturing of counterfeit products by others that infringe patents or copyrights held by your business. **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.

**E 1. How many of the following types of suspected and substantiated fraudulent incidents 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".

<b>Fraud committed by non-employees</b>	<b>Number of incidents</b>	<b>Not applicable</b>	<b>Don't know</b>
a) Insurance claim fraud – auto/property insurance: <b>suspected</b> incidents. ....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
b) Insurance claim fraud – auto/property insurance: <b>substantiated</b> incidents. ....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
c) Insurance claim fraud – casualty/injury insurance: <b>suspected</b> incidents. ....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
d) Insurance claim fraud – casualty/injury insurance: <b>substantiated</b> incidents. ....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
e) Advance fee schemes .....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
f) False billing .....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
g) Other (i.e. business supplies fraud), specify .....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
A <input type="text"/>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
<b>Fraud committed by employees</b>			
h) Asset misappropriation.....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
i) Improper claims on expense accounts by employees .....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
j) Financial misrepresentation .....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
k) Other economically related fraudulent acts by employees .....	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>
l) <b>TOTAL incidents (a to k).</b> .....	01 <input type="text"/>		

**E 2. 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?**

Among the following 11 methods of fraud, please **RANK** the top five (5) most common methods of fraud your organization dealt with during the last 12-month fiscal period (with **1 being the most common** and **5 being the least common**).

A <input type="text"/>	Fraudulent information provided by client during underwriting process, including the withholding of information	G <input type="text"/>	Intentional (i.e. planned) auto accidents
B <input type="text"/>	Material change misrepresentation	H <input type="text"/>	Arson
C <input type="text"/>	Inflated insurance claims	I <input type="text"/>	Intentional (i.e. planned) property damage (other than arson)
D <input type="text"/>	Organized auto theft rings	J <input type="text"/>	Intentional (i.e. planned) property theft
E <input type="text"/>	Organized injury rings	K <input type="text"/>	False injury claims
F <input type="text"/>	Intentional (i.e. planned) auto thefts		

**E 3. In your opinion, what were the most common sources of fraud that your organization, as a property/casualty insurance provider, dealt with during the last 12-month fiscal period?**

Please **RANK** the following sources of fraud from 1 to 3, with **1 being the most common** and **3 being the least common**.

- A  Individual claimant only who is individual policy holder
- B  Individual claimant only who is commercial policy holder
- C  Large or small organized rings

**E 4. 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**

**Potentially involving organized rings**

- a) Claimant is an individual policy holder . . . . .
- b) Claimant is a vendor . . . . .

**Number of incidents investigated**

  


**Involving an individual claimant only**

- c) Claimant is an individual policy holder . . . . .
- d) Claimant is a commercial policy holder . . . . .

  


**Injury claims**

**Potentially involving organized rings**

- e) Claimant is an individual policy holder . . . . .
- f) Claimant is a vendor . . . . .

**Number of incidents investigated**

  


**Involving an individual claimant only**

- g) Claimant is an individual policy holder . . . . .
- h) Claimant is a commercial policy holder . . . . .

  


**E 5. Of the suspected and substantiated incidents of fraud your business experienced in the last 12-month fiscal period, what was the most frequent way in which they were committed Check only one.**

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

**E 6. How many claims did your business open during the last 12-month fiscal period and what was the total dollar amount paid out during that same period in Canadian dollars?**

a) Number of claims opened

b) Dollar amount paid out \$

**Section F – Manufacturing**

**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, and also includes product piracy or the manufacturing of counterfeit products by others that infringe patents or copyrights held by your business. (See Question A3 for a description of the types of fraud covered by this survey). **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. An attempted incident was unsuccessful (no losses) while a real incident resulted in an economic loss.

**F 1. How many of the following types of attempted and real fraudulent incidents 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	Number of attempted incidents			Number of real incidents		
		Not applicable	Don't know		Not applicable	Don't know
<b>a) Fraudulent use of credit cards</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>b) Fraudulent use of bank cards</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>c) Fraudulent use of cheques</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>d) Use of false identity in applications or other documents</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>e) Piracy or counterfeiting of your product</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>f) Counterfeit money</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>g) Advance fee schemes</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>h) False billing</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>i) Other fraud (i.e. business supplies fraud), specify:</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
A <input type="text"/>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>Fraud committed by employees</b>						
<b>j) Asset misappropriation</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>k) Improper claims on expense accounts by employees</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>l) Financial misrepresentation</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>m) Other economically related fraudulent acts by employees</b>	01 <input type="text"/>	02 <input type="radio"/>	03 <input type="radio"/>	04 <input type="text"/>	05 <input type="radio"/>	06 <input type="radio"/>
<b>n) TOTAL attempted incidents (a to m)</b>	01 <input type="text"/>			<b>TOTAL real incidents (a to m)</b>	02 <input type="text"/>	

**F 2. Of the attempted and real incidents of fraud your business experienced in the last 12-month fiscal period, were there any that were committed by a person residing outside of Canada (i.e., the United States or any other country)?**

01  Not applicable: did not experience any fraud incidents in the last 12-month fiscal period

02  Yes – Specify country

03  No

04  Don't know

---

**F 3. Of the attempted and real incidents of fraud your business experienced in the last 12-month fiscal period, what was the most frequent way in which they were committed? *Check only one.***

01  Not applicable: did not experience any fraud incidents in the last 12-month fiscal period

02  E-mail

03  Internet

04  Telephone

05  Regular post

06  In person

07  By fax

08  Other

09  Don't know

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## Section G – Consequences of fraud

**G 1. Please indicate the range of financial losses incurred by your business as a direct result of frauds 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.*

- |  |   |   |
|--|---|---|
| 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   | 17 <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 |   |

**G 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.*

- |  |   |   |
|--|---|---|
| 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   | 17 <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 |   |

**G 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.*

- 01  Criminal court procedures
- 02  Civil court procedures
- 03  Investments in or operational costs related to fraud detection or prevention initiatives
- 04  Damage or destruction of databases
- 05  Other, please specify

**G 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.*

- 01  Staff morale
- 02  Business relationships
- 03  Client relationships
- 04  Business procedures/policies
- 05  Brand image
- 06  Share price
- 07  Reputation
- 08  Your business' openness to on-line transactions
- 09  Your clients' or other business' openness to on-line transactions
- 10  Other, please specify



## Section H – Fraud detection and actions taken

**H 1. How is fraudulent activity detected by your business?** Among the following 11 methods, please **RANK the top five (5)**, with **1 being the most common** method in which fraud is detected by your business and **5 being the least common**.

- |   |                      |  |   |                      |                                |
|---|----------------------|--|---|----------------------|--------------------------------|
| A | <input type="text"/> | Reporting by the public, clients, customers, business associates | G | <input type="text"/> | Use of risk management systems |
| B | <input type="text"/> | Detection by staff other than internal investigators             | H | <input type="text"/> | Internal audit                 |
| C | <input type="text"/> | Use of internal investigators                                    | I | <input type="text"/> | External audit                 |
| D | <input type="text"/> | Use of private investigators                                     | J | <input type="text"/> | By accident                    |
| E | <input type="text"/> | Use of detection technology                                      | K | <input type="text"/> | Other, please specify          |
| F | <input type="text"/> | Use of letters to verify and confirm services                    |   |                      | 1 <input type="text"/>         |

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

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

**H 3. When police are contacted, what are the reasons for doing so?** Among the following 9 reasons for contacting police, please **RANK the top five (5) reasons** from 1 to 5, with **1 being the most common** reason and **5 being the least common** reason.

- |   |                      |   |   |                      |   |
|---|----------------------|---|---|----------------------|---|
| A | <input type="text"/> | Company policy  | F | <input type="text"/> | Advised by someone to do so                               |
| B | <input type="text"/> | Incident is serious enough: losses were significant               | G | <input type="text"/> | Sense of duty   |
| C | <input type="text"/> | Incident is serious enough: suspicion of links to organized crime | H | <input type="text"/> | Satisfactory experience in the past with police responses |
| D | <input type="text"/> | To try to recover losses  | I | <input type="text"/> | Other, please specify                                     |
| E | <input type="text"/> | To pursue criminal charges  |   |                      | 1 <input type="text"/>                                    |

**H 4. When police are not contacted, what are the reasons for not doing so?** Among the following 12 reasons for not contacting police, please **RANK the top five (5) reasons** from 1 to 5, with **1 being the most common** reason and **5 being the least common** reason.

- |   |                      |   |   |                      |   |
|---|----------------------|---|---|----------------------|---|
| A | <input type="text"/> | Incident is too minor   | G | <input type="text"/> | Fear of negative publicity                        |
| B | <input type="text"/> | Don't think the police can do anything                        | H | <input type="text"/> | Fear of litigation                                |
| C | <input type="text"/> | Resources required to pursue criminal charges outweigh losses | I | <input type="text"/> | Losses recovered through other means              |
| D | <input type="text"/> | Unsatisfactory experience in the past with police responses   | J | <input type="text"/> | Dealt with another way                            |
| E | <input type="text"/> | Unsatisfactory experiences in the past with criminal courts   | K | <input type="text"/> | Incident did not exceed businesses risk tolerance |
| F | <input type="text"/> | Company policy  | L | <input type="text"/> | Other, please specify                             |
|   |                      |   |   |                      | 1 <input type="text"/>                            |

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

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

**H 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.**

- 01  Royal Canadian Mounted Police's web-based Reporting Economic Crime On-Line (RECOL)
- 02  PhoneBusters – The Canadian Anti-Fraud Call Centre
- 03  Provincial Consumer Protection Agencies
- 04  The Competition Bureau
- 05  Other regulatory body
- 06  Better Business Bureau
- 07  Investigative Services of the Insurance Bureau of Canada
- 08  Canada Post
- 09  Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)

**Section I – Fraud prevention**

**I 1. Which of the following measures does your business have in place that would prevent the occurrence of fraud. Check all that apply.**

- 01  Formal or informal training/raising awareness among employees
- 02  Formal or informal training/raising awareness among management
- 03  Public announcements/information for clients and business associates regarding fraud prevention
- 04  Publicizing your business' fraud detection measures and/or intolerance for fraud
- 05  Destruction or securing of documents and files containing personal information such as account information, social insurance numbers, etc.
- 06  Securing of electronic databases
- 07  Signing procedures for release or transfer of funds (e.g. need for more than one signature, etc.)
- 08  Daily financial reviews or financial reconciliations
- 09  Use of public information on fraud scams, fraud prevention, etc.
- 10  Background checks on clients using credit bureau information, address verification or other available databases
- 11  Organization's ethics or codes of conduct with respect to employee fraud and reporting
- 12  Pre-employment screening of employees (e.g. criminal record checks; other reference checks)
- 13  On-going trend analysis of reported or suspected incidents of fraud
- 14  On-going security clearances of employees
- 15  Other, please specify

A

**12. In your opinion, which of the following initiatives would help to further prevent fraud experienced by your industry (i.e., banking, insurance, manufacturing, retail or payment company industry)?**  
 Among the following 13 choices, please **RANK the top five (5)** initiatives, with **1 being the most helpful** to further prevent fraud experienced by your business industry and **5 being the least helpful**.

- A  Investment in better detection/security technology that is currently available
- B  Investment in specialized/expert human resources
- C  Better employee and client training and awareness
- D  Better public awareness/public information campaigns
- E  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.
- F  Cooperation and exchange of information among businesses in the same industry (e.g. through networks, associations, conferences, etc.)
- G  Cooperation and exchange of information between all types of businesses (e.g. through networks, associations, conferences, etc.)
- H  Partnerships between the police and businesses
- I  Informing the judiciary regarding the nature of different types of fraud and their effects on individuals and businesses
- J  Changes to the *Criminal Code of Canada*
- K  Changes to the *Privacy Act*
- L  Changes to the *Personal Information Protection and Electronics Document Act (PIPEDA)*
- M  Changes to other legislation, please specify
- N  Other, please specify

**Section J – Revenue**

**J 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 manufactured. . . . . \$
- b) Sales of goods purchased for resale . . . . . \$
- c) Sales of services . . . . . \$
- d) Fees from financial transactions. . . . . \$
- e) **TOTAL** . . . . . \$

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