

September 22, 2021

Ottawa Police Services Board  
110 Laurier Avenue W  
Ottawa, Ontario  
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**RE: IBC Submission - September 27, 2021 Ottawa Police Service Board Regular Meeting**

Insurance Bureau of Canada (IBC) is the national industry association representing Canada's private home, auto and business insurers. Its member companies make up 90% of the property and casualty (P&C) insurance market in Canada. For more than 50 years, IBC has worked with governments across the country to help make home, auto and business insurance more affordable and available for all Canadians. IBC also champions key issues, including fraud prevention, and helps educate consumers on how best to protect their homes, vehicles businesses and properties.

We appreciate the opportunity to support the vital work of the Ottawa Police Service (OPS) in traffic enforcement and combating insurance crime. IBC has worked effectively with the OPS for many years on criminal investigations relating to auto theft, cargo theft, towing violence and other insurance-related crimes.

Individuals and organized crime groups continue to target the public and the insurance industry for financial gain. According to a KPMG report commissioned by the Ontario government, auto insurance fraud costs Ontario drivers an estimated \$1.6 billion each year.

The proceeds of insurance crime are known to fund organized crime and terrorism. Highly publicized tow truck turf wars in Ontario have led to incidents of violence, including intimidation and murder. This troubling situation is largely driven by criminals fighting each other to secure geographical areas of control for financial gain.

Due to increased investigative resources and enforcement, the criminal organizations that were largely operating in the Greater Toronto Area are now locating to other jurisdictions, such as Hamilton and Ottawa.

This should be concerning for the City of Ottawa. As this situation continues to evolve, IBC believes it is critical that the OPS continue to have the resources required to ensure organized crime does not gain a foothold in the city. In IBC's view, any reductions in investigation and enforcement would negatively affect public safety and allow organized crime groups greater opportunity to operate in Ottawa.

Effective enforcement, collaboration with stakeholders such as IBC, and public awareness through education are key to detecting, preventing and actively combating insurance crime. If ignored and adequate law enforcement resources are not made available, insurance crime will escalate which would affect public safety and cost consumers more money.

The Investigative Services division of IBC employs subject matter experts with decades of experience investigating and analyzing insurance crimes and supporting law enforcement. No single agency can be effective on its own; collaboration is critical. However, law enforcement must be effectively resourced to have the capacity to investigate organized crime groups.

Vehicle theft also continues to be a significant crime issue for Ottawa, possibly because OPS no longer has a dedicated vehicle theft team and because of the city's proximity to the Quebec border and the Port of Montreal, where stolen vehicles are exported. These crimes erode public confidence and jeopardize public safety.

IBC also advocates for improved road safety. Initiatives such as public awareness campaigns and legislated changes in the recently passed Moving Ontarians More Safely Act to increase penalties for stunt driving and other dangerous driving behaviour require proper resourcing of law enforcement, including the OPS. Given the opportunity, IBC will continue to partner with the OPS on traffic enforcement initiatives that reduce injuries and vehicle damage, and most importantly, save lives.

As you deliberate on the upcoming OPS budget, IBC respectfully recommends that the budget be sufficient to sustain or enhance traffic enforcement and investigative resources, to enable the OPS to effectively deter and combat insurance crime and dangerous driving behaviour.

Thank you.

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