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August 16, 2012

Ontario Auto Insurance Anti-Fraud Task Force

Attn: Fred Gorbet, Chair, Steering Committee

VIA EMAIL

Dear Mr. Gorbet,

Thank you for the invitation to review and comment on the recently released Status Update to the Steering Committee's Interim Report.

ACCRO, on behalf of its membership, appreciates the level of detail and investigation undertaken to frame and identify issues relating to the discovery and control of fraudulent insurance expenses.

The effects of fraudulent insurance expenses on our industry's insurance costs are a pressing concern and ACCRO wishes to remain involved in the ongoing dialogue towards crafting balanced solutions.

Areas highlighted in the Status Update that are of keen interest to our membership include:

- Claims analysis using fraud detection software
- Regulation of towing services
- Amendments to Privacy Legislation (Bill C-12) facilitating broader fraud detection initiatives

ACCRO is confident the items highlighted in the Status Update represent the basis of an effective anti-fraud strategy however, it is critical that contemplated regulations and fraud detection initiatives allow for the inclusion of commercial

fleet policy information in order to discourage the migration of fraudulent claims activity.

On behalf of the vehicle rental industry, we look forward to working with the Ontario Auto Insurance Anti-Fraud Task Force to help craft a solution that reduces the cost of fraudulent claims activity for all policyholders.

Yours truly,
ACCRO Services



Wm. J. (Bill) McNeice
President