

## Charges laid in staged collision

**By Mark Pavilons**

Investigators with the York Regional Police Major Collision Investigation Unit have laid charges after an investigation involving a staged collision in King Township.

Police report that on Sunday, January 10 at 8:30 p.m., York Regional Police were called to a hit-and-run collision in the intersection of Weston Road and Lloydtown-Aurora Road, where injuries were reported. When officers arrived they located a damaged Volvo station wagon in the intersection, with two female occupants that were complaining of injuries. The occupants of the vehicle had to be extricated by firefighters and were taken to hospital. The injured driver told police that she had driven into the intersection when her vehicle was struck by a white truck that fled the scene.

As part of the investigation, officers obtained video surveillance of the intersection from a nearby business, which indicated the collision had been staged and no hit-and-run had taken place.

The accused were also involved in submitting fraudulent claims to their insurance company.

The four accused, all from Toronto, were charged with Fraud Over \$5,000, Conspiracy to Commit an Indictable Offence, False Pretence, Utter Forged Documents, Public Mischief and Obstruct Police.

The Insurance Bureau of Canada (IBC) congratulated York Regional Police on exposing this scheme.

By requiring police, ambulance and fire personnel to attend a collision scene, criminals who stage collisions for profit are wasting these limited resources, making them unavailable to respond to legitimate and potentially life threatening emergencies, and can even put the lives of emergency responders at risk.

“Staged collisions can draw innocent drivers into dangerous situations on the road,” said Garry Robertson, national director, Investigative Services, IBC. “Insurance crime adds unnecessary costs to our health care system, emergency services and courts, and it costs consumers in the form of higher insurance rates.”

Organized insurance fraud reduces road safety and drives up premiums for everyone. A single staged collision can result in more than \$100,000 in fraudulent payouts. A government-commissioned report from KPMG for the Ontario Auto Insurance Anti-Fraud Task Force estimated that in 2010, the cost of insurance fraud ranged from \$768 million to \$1.56 billion dollars a year. This amounts to between \$116 and \$236 per average premium paid in Ontario in any given year.

“Insurance crime is big business. When they cheat, we all pay,” Robertson said.

York Regional Police is asking anyone with information to contact the Major Collision Investigation Unit by calling 1-866-876-5423, ext. 7704, or to call Crime Stoppers anonymously at 1-800-222-TIPS, or leave an anonymous tip online at [www.1800222tips.com](http://www.1800222tips.com), or text your tip by sending TIPYORK and your message to CRIMES (274637) starting with the word YORK.