**Special Edition Issue** 

30 April 2024



# The

# SIU

**Story** 

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 1 of 16
30 April 2024

#### **NOTE FROM THE WRITER**

Although intended to be a historical piece of literature, I'm not sure it's an entirely objective one.

How could it be? I met my best friend at ICBC and we are going to celebrate our 29th wedding anniversary this year. Half my social circle to this day are people associated with ICBC, including my golf foursome. And despite retiring more than five years ago, the company continues to permeate my life.

My career was one I will always be thankful for, I don't remember a day where I complained about going into work. Whether it was the camaraderie with adjusters and fellow officers, mentoring up and coming employees and students, or the freedom to conduct investigations as I saw fit. It was a fabulous ride.

I started my career as an adjuster and remember vividly my first encounter with fraud. A family was making a hit and run claim, their car having been rear ended in an isolated area of Surrey. Upon reviewing the damage to the rear of the vehicle, the estimator noticed that 5 characters of a licence plate were imprinted onto the rear bumper, presumably from the vehicle that hit them. A quick search revealed that the most probable plate match was in fact a vehicle

owned by the father of our claimant. This staged collision was referred to SIU and I worked closely with the officer through charges being laid, and a conviction secured. This was my first hands-on experience with SIU, and led me to a career choice that I am forever grateful for.

So, if the historical record of SIU seems to be written with rose coloured glasses, so be it.

Thanks go to John Edwards who had the forethought to keep an album of photos and memories from the 1970's that SIU staff had collected over the years. His mentorship and support through the writing of this chapter was invaluable. Thanks also for contributions from Patti Dunn, Jim Worrall, Gord Parsons, Steve Fairbridge, Gary Bischoff, Glen Hayward, Brent Yerxa, Jimmy Kwan, Linda Grams, Steve Freeman, Steve Tripp (who cowrote the Murky Millenium section), Chris Fairbridge, Kirk Huxley, Mike Nusche and Doug Kinton, and lastly, to my editors, Greg Nyte and Glenda Isaac.

We are all indebted to the author Nick de Domenico, who has spent countless hours researching the book, and has encouraged me with my small efforts in writing the SIU history chapter. It was a labour of love.

Enjoy.

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ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 2 of 16
30 April 2024

#### **INTRODUCTION**

The insurance industry is a complex financial landscape susceptible to fraud with policyholders and service providers alike looking to gain an unfair advantage. As a result, insurance companies have long recognized the importance of establishing dedicated departments to combat fraud.

From its humble beginnings as a small unit with the claims department to its current status as a key player in the fight against insurance fraud, the Special Investigation Unit is an important piece of ICBC's commitment to safeguard against deceptive practices protecting its financial interests, both on behalf of the company and its policyholders.

This article is embedded with hyperlinks for more detailed information.

#### The 70's - INCEPTION

Don Sandberg, a 12-year RCMP veteran, was working in the insurance industry when ICBC was founded in 1974. Tapped to form the Special Investigation Unit in 1975, he started recruiting in September after the 3.5-month long ICBC labour dispute.

By the summer of 1976, Sandberg had hired seven officers from various policing backgrounds, and set up offices in Vancouver at 2010 East 48 Ave. In the same building was the Central Inquiry Department, whose mandate was to assist adjusters and brokers with verifying signatures and serial numbers that were pulled off microfiche. "Clerk Assistant" Patti Dunn recalls assisting the SIU officers for 6 months on a large chop shop project, with large white boards in the conference room being taken up with charts, documents and photos. Central Enquiry eventually integrated into SIU and became SIU's first research assistants.

The seven officers were busy with pent up demand from the previous year, and early internal memos and newspaper articles revealed some early successes in their first year.

Theft and fire claims were the main area of interest, although there were numerous examples of other frauds that were investigated, including overbilling by vendors such as glass and body shops.

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 3 of 16
30 April 2024

## Fraud Story The Coverage Conspiracy

A customer with only basic insurance and an expired driver's licence rear-ended another vehicle. The customer asked the driver in the other vehicle to tell ICBC the crash happened a day later so she could buy optional insurance, which would cover the damage to her vehicle. The other driver refused. The underinsured customer then bought optional insurance on her way home from the crash, despite telling ICBC she went straight home after the crash when reporting the claim. Using the other driver's statement to ICBC and time-stamped insurance transaction data, ICBC denied her claim. The underinsured driver was on the hook for the cost to repair both vehicles, which was more than \$7,400.

Don Sandberg became a director of the International Association of Auto Theft Investigators - IAATI. At the time the association had 1000 members in 15 countries, and exchanged information, techniques, and methods of combatting car theft throughout North America. SIU was recognized for its leadership in deterring auto theft, working closely with RCMP and police detachments throughout the province.

SIU staff were moved around in the first few years, from East 48th in Vancouver, to New West Claim Centre, to East Vancouver Claim Centre, and then eventually to Head Office in Room 235 in 1983. In 1985, they moved to an office across from head office located on the ground floor at #100 - 132 West Esplanade. This was commonly referred to as The Keg Building, given its proximity to the iconic restaurant next door. Adjusters will remember going to this building for training, and there were other administrative staff housed there.

#### 1980's - STATUS QUO



Through the 1980's and early 1990's, SIU continued to combat fraud in the traditional methods. In 1984, Kesley Merry was hired as the Department Manager. Merry had prior experience in law enforcement and had most recently been the Director of the Crime Intelligence Sector at the Toronto Stock Exchange.

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 4 of 16
30 April 2024

## 1990's - STAFFING & BIG STATUS CHANGE

In the early 90's SIU was expanded to 25 officers. Despite investigative efforts, ex SIU Section Manager Gary Bischoff remembers very few criminal charges being forwarded to Crown Counsel. Officers had to write a report to Crown Counsel, attend their local police station to obtain a police file number, set an appointment time with the local Readers section and explain the details of the fraud investigation. A police officer at the detachment would then swear the information and the report would then be forwarded to Crown Counsel. Inefficient to say the least; there had to be a better way.

SIU Section Manager Steve Fairbridge spearheaded more than two years of work, involving numerous high-level meetings at the Provincial and Federal level, and in 1993 SIU officers were granted peace officer status. Not only did this give officers credibility with Police and Crown Counsel, officers now had direct access to information contained in the Canadian Police Information Centre (CPIC) database and had the authority to "swear an information" - the first step in the criminal process to advance a charge.

Speaking of CPIC.....there is a strict auditing process for the use of this highly effective database. Back a few years ago, yours truly

was called into the SIU head office by my section manager, with little explanation for the unexpected visit. Gulp. I was summoned to an interview room, to be met by my usually affable (not that day) manager and an even sterner looking RCMP representative. An audit of CPIC searches in the previous month had revealed an inordinate number of searches had been conducted by me without a formal SIU investigation being initiated. A sweaty and nervous Isaac answered all the questions and the issue was resolved; I had received a tip that a collision had been staged, and I made numerous queries before opening a file, which was allowable at that time. Our policies were a bit lax and needed tightening up. That experience also taught me how it felt being on the other side of an interrogation. Not good!!!

Achieving Peace Officer status was a huge step forward for SIU and is in place to this day.

In 1992, SIU experienced a significant leadership transition when VP Gord Parsons decided to take on more of a claims centric process and hired then claims manager Jim Worrall to lead the department. VP Gord Parsons remembers that year as "a turbulent time for SIU, it needed a new direction and leadership....a fresh set of eyes, other than someone who had been a police officer".

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 5 of 16
30 April 2024

### Fraud Story Key Fob Fumble

A Fraser Valley man reports his BMW missing from his driveway at 2 a.m. The car is discovered burnt out at a nearby park. The man claims his keys weren't stolen which ends up being the non-lie that leads police to determine he had in fact destroyed his own car. As it turns out, BMW technology records every time a car's key fob is used. The man claimed he was sleeping the night of the theft, but SIU determined his fob had been used just after midnight. His claim is denied.

Worrall had been managing the Out of Province Unit and would be the first of many to be in the SIU leadership role despite having no police background.

When asked by one of the staff on whether he had police experience, Worrall quipped,

## "Would running away from them count?"

Worrall managed SIU for three years and remembers numerous staffing changes. In 1992, 60% of the 25 officers focused their investigations on material damage which at the time accounted for only 7% of the claims costs for that category. With more than \$600 million being spent on bodily injury claims, the staffing disparity was rectified when

officers transitioned from specialists to generalists who would then handle each claim type.

Another staffing change saw the ICBC Tip line centralised at SIU, with record keeping protocols being established. Tip calls and information would be forwarded to the SIU duty desk and stored properly for further dissemination and investigation.



Today, the ICBC Tip Line receives more than 1500 annual calls.

The mid 90's brought on spiralling bodily injury costs, and the traditional methods of investigation were being questioned. It was felt SIU was only reacting to fraud, relying on adjusters to request an investigation after they suspected fraud. A more proactive approach by SIU was needed to investigate areas of potential fraud, with a particular focus on preventing fraudulent claims being reported in the first place. The VP of Claims Neal Weatherston had met with Daniel Finnegan at Quality Planning Corp in California, who was a noted expert in the field of fraud prevention. Finnegan suggested that pre-emptive investigation, civil remedies and the appropriate amount of publicity could have a significant deterrent impact on ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 6 of 16
30 April 2024

fraudulent claims and in turn, reduce premiums. "You lie you cry" was an adage that was utilised in numerous campaigns for a number of years in the 90's and early 2000's.

In 1993, Glen Hayward was a bodily injury adjuster working at Guildford BI. He was interested in a career at SIU and had teamed up with SIU Officer Brent Yerxa on several investigations. At that time, only candidates with a law enforcement background were considered as potential SIU Officers. Hayward proposed to his claims manager that files with an element of fraud be transferred to him from the original adjuster. and he and Yerxa would investigate them together. It was this claims investigation philosophy that brought to the forefront the idea of a Claims Investigation Team (CIT). It melded the skills of civil and criminal investigations that the two positions brought to the table. Claims manager Arlene Ginn was brought in to roll out CIT province wide over the next 2 years. In addition, the Bodily Injury Special Fraud Unit (BISFU) and the Material Damage Special Fraud Unit (MDSFU) were created, to investigate organised or clustered fraud instead of one-off claims.

Hayward was then promoted to an investigator role at BISFU. In doing some file research, he noticed a similar pattern of stop sign crashes late at night on Knight Street in

Vancouver, involving multiple passengers. Similar names and addresses were discovered, and a rudimentary link chart was devised that indicated the parties were known to each other. Similar claims were also found on Vancouver Island, and Project ICON - referring to the Island "connection" - was launched. All the alleged injured parties retained legal counsel from the onset, so adjusters were not able to interview them. Statements were eventually obtained, where the claimants claimed they did not know the occupants in the other vehicle. This was be to false. Α proven legal interpreter/translator employed by an injury law firm was confirmed to be the main orchestrator of this staged accident ring. 26 claims were deemed to be fraudulent, and ICBC commenced a civil lawsuit. A judgement of over \$2.3 million was obtained against the defendants and set a record as the largest insurance fraud identified in Canada at the time.

These fraud teams - CIT, BISFU and MDSFU - also paved the way for the training of adjusters to become officers. As time went on an extensive training course was developed at the Justice Institute of BC to train those with adjusting backgrounds to become peace officers. In 1998, five exadjusters - Linda Grams, Glen Hayward, Kirk Huxley, Jimmy Kwan and Terry Isaac were all

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 7 of 16
30 April 2024

hired as SIU officers, and given peace officer status in 1999.

Some SIU Officers with police background were not accepting of this status change and this, at times, created tension between the groups. Some were not quick to receive us into their fold, suggesting we were not aware of the inherent "pecking order". Luckily, my mentors Mike Nusche & Brent Yerxa were always influential and reassuring. The management team, along with luminaries such as our internal counsel Mike Girard and Crown prosecutor Dan Fox were always fully supportive of our efforts.

Over the next two decades, hiring internally became commonplace, and the complement of ex Police and civilians becoming SIU officers remains at approximately 50% for each group

## Fraud Story Maybe If I Destroy The Evidence

An Abbotsford man reported his motorcycle stolen. After paying out the claim, ICBC discovered the bike had been abandoned in Sasquatch Provincial Park weeks before the alleged theft. SIU officers interviewed the man and during a recorded statement, he claimed he lent the bike to a friend who crashed it and wouldn't return it. The man then grabbed the digital recording device and ran out of the Claims Centre. The SIU officer caught up to him but not before the man smashed the recording device to the ground, in an unsuccessful attempt to destroy the evidence.

The man pleaded guilty to making a false statement to ICBC and mischief; he was fined \$2,000 and ordered to pay \$3,069 in restitution. He was also sentenced to six months probation and 15 hours of community service

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 8 of 16
30 April 2024

#### 1996 - DRIVER LICENSING



Driver licensing investigations have been under the purview of SIU since 1996, when ICBC merged with the former Motor Vehicle Branch (MVB). Driver's licence fraud - getting a driver's licence by providing false information or using a counterfeit driver's licence - keeps numerous investigators at SIU busy.

Facial recognition technology has been used since 2008, that protects the public from identity theft and fraud. In addition, it is used to compare images to prevent one person from obtaining a driver's licence or government issued identification in more than one name. There is also a residency unit that ensures we only provide DLs to BC residents, and a driver training Investigation and compliance unit that audits driving schools.

Project Dragon was a large investigation conducted by our licensing officers. A tip had been received, indicating that the owner of Dragon Driving School was working in concert with an ICBC driving examiner,

assisting 54 people in obtaining their licences without completing the required testing. The owner made up to \$1,000,000 from the scheme in a 2.5-year period while operating the driving school, between 2001 and 2004. He had advertised with Chinese language newspapers and guaranteed clients they could get their driver's license with "no English needed, guaranteed top marks, pass in one try". Criminal charges were laid, with resulting convictions; ICBC was successful in recovering funds after commencing а lawsuit against the perpetrators.

CBC News - Judge Sends DL Schemer to Jail

Reasons For Judgement - ICBC v. Dragon Driving School et al ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 9 of 16
30 April 2024

## Fraud Story Driver Licence Impersonation

A Vancouver police officer observed a driver talking on his cellphone while driving and pulled him over to discover the driver had received a 90-day driving prohibition two days earlier. The driver was charged with driving while prohibited, ticketed for driving while using a cellphone and received a oneyear driving prohibition. Undeterred, the customer next obtained an interim driver's licence using a friend's identity and transferred his vehicle into his friend's name. Using facial recognition software, ICBC identified the prohibited driver impersonating his friend. The driver pled guilty to impersonation, a Criminal Code offence, and was ordered to pay a \$2,500 fine and a \$375 victim surcharge fee

## 2000 - 2010 - THE MURKY MILLENNIUM & THE TECH DECADE



The period of 1998-2002 brought many challenges to SIU as well as ICBC. Initially there was a staff expansion in the mid 1990's

which brought a significant profile to SIU with civil lawsuits, positive media coverage and SIU being leaned on within the road safety area of ICBC to deal with the significant auto theft issue in BC. However, the Liberal Core government review in 2001 led to the Corporate Voluntary Separation Package (VSP) and a significant number of SIU staff leaving on their own accord. Others were released from their employment resulting in SIU's staff dropping from about 130 to under 100.

Thankfully under the leadership of Mark Withenshaw in the period from 2002-2006, SIU's profile was again enhanced. ICBC and SIU developed a program titled "Zero Tolerance to Fraud" that was used extensively in both internal and external communications. Section 42.1 was added to the Insurance Motor Vehicle Act, making it a quasi-criminal offence to lie to ICBC on a claim, and a designated Crown Counsel was provided to SIU to ensure ICBC fraud was prioritised.

#### THE CYBER AGE

Despite numerous challenges, SIU managed to find new avenues to investigate fraud using the latest technologies and cuttingedge investigative techniques. The new millennium brought technology to the forefront, and accessing information and social media through our smartphones

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 10 of 16
30 April 2024

became commonplace. As a result, SIU realised that there were opportunities to investigate claims through different avenues, and channelled significant resources to achieve results. One of the first investigative avenues into technology was through conducting cyber investigations.

Social media has become an integral part of our daily lives, and it has also become a valuable tool for insurance companies in the fight against fraudulent claims. With the rise of social media, insurance companies have been able to use these platforms to investigate claims and detect fraud.

One of the key benefits of using social media investigations is the ability to quickly and easily access a wealth of information about a policyholder. Insurance companies can use social media to determine the validity of a claim and identify any inconsistencies or red flags. Claimants may be posting pictures or videos of themselves engaging in activities that are inconsistent with their reported injuries or disabilities. For example, if a policyholder claims to have a severe back injury, but is seen on social media participating in a marathon, it may indicate that the claim is fraudulent, or at the very least being exaggerated.

Insurance companies can also use social media investigations to identify patterns of

fraud. By monitoring social media accounts of known fraudsters, insurance companies can detect new fraudulent schemes and take proactive steps to prevent them.

## Fraud Story The Traveller's Tale

A woman was a passenger in a vehicle that was rear-ended and told ICBC she had a long-term injury from the crash, including ongoing neck pain and headaches. ICBC's special investigation unit found a blog by the injured passenger chronicling a six-month motorcycle trip through South America that included drives on extremely rough terrain, showing her injuries weren't as severe as she claimed. This claim went to trial and the customer was awarded just \$12,000 by the judge—two-thirds less than she'd originally asked for.

In 2004, SIU investigators Steve Freeman and John Edwards attended an Open Source Intelligence course at the Justice Institute of B.C. While there, Freeman and Edwards brainstormed the concept of utilising social media to assist with investigating claims. Within a few weeks of completing the course, close to 300 claims were proactively identified using word string searches on MySpace and Facebook, and utilising different search engines like MSN Search and Yahoo to get better results.

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 11 of 16
30 April 2024

These initial results were provided to the claims division, and the feedback from adjusters and managers was extremely positive. A province wide information campaign was initiated, which provided some basic training and what was necessary in order to request a Cyber review. Eventually the unit expanded into a unit of 5 investigators, and at its peak had 30 investigators and 3 managers assigned to the unit. This was ground breaking territory we were in, and insurance companies from around North America were interested in SIU's efforts in this new area of fraud investigation.

### <u>CTV News - Facebook Used To Root Out</u> Bogus Claims

With the move to a 'capped tort' insurance model in 2019 followed by the move to nofault Enhanced Care in 2021 (eliminating payment for 'pain and suffering), the need to search for online evidence to combat exaggerated and fraudulent claims wasn't as prevalent any longer. SIU's Cyber Unit is now 12 investigators and continues to provide excellent online research, evidence, and reporting to the remaining litigation adjusters.

#### **MDRT**

In 2008, SIU was unfortunately a central player in a major scandal that occurred at ICBC. A series of internal SIU investigations indicated that staff at the Material Damage Research and Training facility (MDRT) were buying vehicles that had been sent to salvage and repairing them at the facility. Staff were then altering documentation of the repair history of the vehicles that had been written off. These vehicles were then sold to the public for more than they were worth. In addition, ICBC employees including some executives were allowed to purchase these vehicles that had been repaired at the facility.

Following extensive internal investigations by ICBC Employee relations, at least 3 senior executives and 2 ICBC managers had their employment terminated, and several others were reprimanded. Part of the reason executives were released was due to their reluctance to investigate the issue in earlier years (2006 and 2007) when it was brought to their attention by SIU. Reputations were certainly tarnished, given that they each benefited from buying repaired vehicles at less than market cost.

The 2008 investigation bypassed these executives and was launched in conjunction with ICBC's Employee Relations department. An independent auditor PriceWaterhouse-

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 12 of 16
30 April 2024

Coopers (PWC) was retained to review all internal processes and numerous procedural and structural changes were recommended in their final report in July 2008, some of which had a notable impact on SIU operations and structure in future years. An RCMP investigation determined there was no criminal activity from this scandal.

Despite SIU playing a critical role in bringing this scandal to light it also paid a hefty price for its involvement. This murky millennium as manager Steve Tripp refers to it as was as a result of uneven and inconsistent leadership from the top. "SIU struggled with their profile within SIU.....at many times, I felt like I was battling for the very existence of SIU against multiple leaders who felt we were an annoyance, not a value added entity".

One of the multiple recommendations made by PWC was to move the area of SIU that had been devoted to assisting with internal investigations from SIU to HR. More importantly, negative public perception about ICBC's own internal conduct led to The Zero Tolerance to Fraud "tagline" for communications about fraud and SIU to be essentially abandoned. The new executive leadership both in Claims and at the Extended Executive level struggled with the proper level of SIU staffing as well as the proper area it should report to within ICBC.

In 2010, the DL SIU area was moved to the DL Operations area. In addition the Fraud Analytics group was moved out of SIU and centralised to allow it to provide support to the entire Claims division.

### Fraud Story

#### Dash Cam Scam

A Lower Mainland man presents ICBC with dash cam footage of another car side-swiping him as evidence to support his accident claim. Problem is, the video also reveals the man was a passenger at the time of the crash, and that his car was actually being driven by an unlicensed driver. His claim is denied.

#### **2010 TO CURRENT - ANALYTICS**



From 2012 to 2023, SIU was in the capable hands of Chris Fairbridge. You may recognize the name; his father Steve was a SIU Section Manager in the 1990's.

With more and more investigations required, SIU launched into a hiring campaign from 2015-17, increasing our staffing complement from 60 to over 120. Several SIU Investigators (from ICBC claims departments) were hired, as well as a number of SIU Officers. Since

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 13 of 16
30 April 2024

then, all of the Investigators were promoted through to become SIU Officers and this 'next generation' has set up SIU for success in the long term. And with any work force, experienced SIU Managers started to retire, and the next wave of Officers promoted into leadership and management roles.

SIU continued to improve its fraud detection capabilities through the integration of computer analytics and metrics. November 2017, SIU announced that it had a new tool to help identify and target fraudulent claims early in the process. ICBC and BAE Systems struck a 5-year partnership agreement for SIU to use NetReveal (a fraud detection and case management solution) to help identify and target fraudulent claims early in the claim process. For the insurance industry, their technology uses data, algorithms, and statistical methods to help spot cases where the facts don't seem to add up to an honest claim.

### <u>Canadian Underwriter Magazine - ICBC</u> Announces New Fraud Detection Tool

These cutting-edge technologies process and analyse data at unprecedented speeds and allowed SIU to identify potential fraud cases in real-time. By monitoring factors such as claim frequency, severity, geographical information, and policyholder behaviour, SIU

could pinpoint irregularities and prioritise investigations.

Over the years, as ICBC moved away from a pure tort insurance model to now Enhanced Care. the results of the NetReveal software started to diminish and in late 2022, the NetReveal contract was not renewed.

Fraud Analytics remains a focus however and SIU developed their own in-house analytics solution to assist in the early identification of potentially fraudulent claims. SIU's Detection Unit consists of 10 dedicated specialists that review all new claims reported to ICBC that have scored with high risk for potential fraud based on analytics, data and algorithms.

In 2021 ICBC moved to an Enhanced Care insurance model which eliminated most payments for pain and suffering and limited payments for future wage loss. Under the no fault model, injury claim investigations are becoming much less of a priority, and officers are focusing on thefts, fires and driver switch/driver licence issues.

During the pandemic (2020-21), SIU saw an increase in referrals relating to thefts and vehicle related claims as many found financial hardships and were looking for creative ways to try and rid themselves of high end vehicles that they could no longer afford lease payments on.

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 14 of 16
30 April 2024

Auto theft is on the rise across Canada and SIU continues to work closely with IMPACT (BC's auto crime police) and local police agencies to ensure any trends or patterns are identified and Officers are updated with all the latest information.

### Vancouver Sun - Key Fob Re-Programming

In 2022 ICBC's Special Investigations Unit completed more than 5500 investigations of which more than 50% were found to contain an element of fraud.

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 15 of 16
30 April 2024

### **SIU Office Locations**

## **Compiled by Terry Isaac 2024**

DATE	OFFICE	REFERENCE	
1975	2010 E 48th Ave Vancouver	Business cards photo album	
1976	New West CC	ICBC People	
1981	East Van CC	Business card, internal memo	
1983	Room 235 151 Esplanade (Head Office)	Internal memo	
1985	132 W. Esplanade (Keg Building)	Steve Fairbridge	
1999	15326 103A Avenue	Steve Fairbridge	
Feb 9 2002	13072 88th	Huxley photo moving day	
June 2014	7565132 Street Surrey	John Edwards/Karen Thompson	
2017 and 2020	Gateway	John Edwards/Karen Thompson	

ICBC History Project
Special Edition Issue – SIU – The Special Investigation Unit
Terry Isaac
Page 16 of 16
30 April 2024

## **SIU Managers**

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RELEVANT DATE	POSITION	NAME	REFERENCE
Sept 1975	SIU Manager	Don Sandberg	Van Sun Feb 3/77
October 14, 1975	First Officer hired	Walter Tyrell	ICBC People 1985
July 1, 1983	Last day Sandberg	Don Sandberg	ICBC staff memo
September 8, 1983	Acting SIU Manager	K.R. Aquilon	ICBC internal letter
September 24, 1984	SIU Manager	Kesley Merry	ICBC staff memo
1992 - 1995	SIU Manager	Jim Worrall	Jim Worrall plaque
1995 - 1997	SIU Manager	Dennis Ostler	Dennis Ostler
1997 - 2000	SIU Manager	Mark Withenshaw	Mark Withenshaw
2000-2003	SIU Manager	Ross Pattee	Ross Pattee
2003-2006	SIU Manager	Mike Chicoine	LinkedIn
2006 - 2012	SIU Manager	Steve Tripp	LinkedIn
2012 - 2023	SIU Manager	Chris Fairbridge	Chris Fairbridge
2023 -	SIU Manager	Kelli Munn	