

Privacy Notice for Report Tips Fraud System

Co-operators' *Report Fraud* system offers several channels for you to confidentially communicate with Co-operators regarding a suspected fraud. Anyone may report suspected fraud.

From fake claims and altered documentation, to identity and underwriting misrepresentation, the Co-operators group of companies have dedicated resources to promptly investigate suspected fraud.

How do I report suspected fraud?

Call our Fraud Tip Hotline 1-833-320-3210, email details to report_fraud@cooperators.ca, or use our Fraud Reporting Form, which allows for total anonymity if that is your preference.

When reporting suspected fraud, please be sure to include all pertinent information, including the name(s) of the parties you suspect of fraud, dates, and a description of the activity or abuse. No return contact will be made unless requested. If you leave your name or other identity information, that information you provide could be disclosed under certain circumstances.

Can I remain anonymous?

Co-operators will make reasonable effort to keep all reports, including the identity of the reporter, confidential. Reports will only be disclosed to specific individuals within Co-operators involved in any investigation, and only to the extent necessary to investigate the allegations. Although infrequent, we may be required to disclose your report in compliance with applicable legal, governmental, or regulatory proceedings. For your own privacy protection, please do not include sensitive personal or account information with this submission.

If you prefer to not report directly to Co-operators, anonymous tips can be reported as follows:

For Home, Auto, Farm or Business insurance related matters: [Équité Association](#)

For Life and Health Benefits related matters: [Canadian Life and Health Insurance Association](#).

What if I'm not 100% sure it's fraud?

You don't need to be 100% certain to report. You just need to have a reasonable suspicion that fraud has occurred or occurring. For instance, can you point to specific facts or circumstances that suggest fraud? If you told someone else about those facts and circumstances, would they be likely to also suspect fraud? If so, you are acting reasonably. If you report, we will investigate and take it from there.

On the other hand, note that it is improper for an individual to make a report they know to be false. Malicious reporting could have legal consequences for the person making the false report.

What happens to my report?

If the allegations are substantiated following an investigation, the investigating team may issue recommendations regarding any appropriate criminal or regulatory actions that should be taken; employees involved in any fraud may also face disciplinary actions.

Your report will only be used for the purpose of reviewing and necessary follow-up regarding the information you have provided, and only with regards to the claim/alleged fraud to which it pertains. Information provided will not be used for other purposes unrelated to addressing the fraud risk identified.

What happens if I am the subject of a report?

Co-operators investigates every report – but that doesn't mean every report results in a finding of fraud. Where we believe allegations of fraud have been substantiated, the investigating team may issue recommendations regarding any appropriate criminal or regulatory actions that should be taken; employees involved in any fraud may also face disciplinary actions. A record of the investigation is created, along with the comment that the allegations were determined to be substantiated. Proven fraud is likely to have an influence over the outcome of the associated transaction. Where we conclude the allegations have not been substantiated, a record of the investigation is created, along with the comment that the allegations were determined to be unsubstantiated.