

# équité

## National Cargo and Heavy Equipment Program

Dan Kerr  
Cargo and Heavy Equipment  
Program – Coordinator / Investigator

[dkerr@equiteco.ca](mailto:dkerr@equiteco.ca)  
416-919-0296 Mobile

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# About Équité Association

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Équité Association (Équité) was founded in October 2021, to protect Canadians and contribute to a more equitable world by tackling insurance fraud and crime.

A **national, not-for-profit** association, we collaborate with Canadian P&C insurers to fight fraud by using advanced analytics, intelligence best practices, and coordinated investigations.

- Our mission is to provide best-in-class prevention and defense against all insurance crimes.
- We are Member driven and funded; they're deeply invested in protecting their customers and keeping insurance crime out of Canada.

## How We Help Members

- We bring together the collective expertise of the Canadian property and casualty insurance industry to identify insurance crime in order to help create safer communities for all honest, hardworking Canadians.
- We offer our members the advantages of aggregated data:
  - Fraud data modeling
  - Enhanced reporting
  - Hands-on expertise of seasoned investigators
  - Leading large cross-insurer fraud cases

## Benefits of a Single Anti-Fraud Entity

- Improved service delivery through coordination (e.g. investigation coordination)
- Improved fraud analytics and vehicle & cargo recoveries
- Unified organization to represent the industry and all major insurers
- Ability to leverage existing relationships with law enforcement and industry organizations
- By creating a transparent and unified organization, the hope is that insurers will more proactively detect and prevent insurance crimes

# What We Do

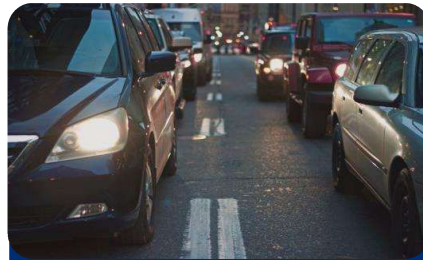
As an industry-wide association, members have access to an advanced network dedicated to detecting, preventing, and actively combatting insurance fraud and crime. Together, we can make meaningful change for Canadians.

Only Équité has industry-wide data and offers a range of data and intelligence tools that enable us to provide the following services:



## Advanced Analytics and Countermeasures

Through integrated advanced analytics and investigations, we analyze data across insurers to identify fraud cases that would otherwise go undetected. Furthermore, by leading the Canadian industry's intelligence sharing consortium, and participating within a global context, we further enable the reduction and prevention of insurance crime.



## Investigative Services

Enhance and enable cross-insurer investigations / vehicle and hard asset recovery and identification services. By collaborating with members and partners, our expert team, many with long-standing careers in law enforcement and investigations, bolster insurance crime investigations and recoveries across the country. Our investigators ensure recoveries for our members are prioritized.



## Intelligence & Engagement

Support for law enforcement, professional colleges, and other public agencies to identify criminals and bring them to justice. We have agreements with local police agencies, and port authorities. In addition to our investigative services, we provide training and education, driven by analytics and trends, to enhance fraud crime knowledge and identification skills.



## Reporting & Emerging Trends

Through our analytics, we provide reporting services to demonstrate each member's fraud levels relative to industry. Additionally, we monitor recent insurance crimes and outcomes of investigations to identify and share emerging insurance fraud crime trends with our members through intelligence bulletins. We also share analytics to assist members in preventing fraud before it happens (i.e., ghost vehicles analysis)

# Équité Association

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- Équité Association was founded in October 2021 at which time the Investigative Services Portfolio of the Insurance Bureau of Canada (IBC) was acquired.
- National, not for profit association, funded by our members, insurance companies.
- Our mission is to provide best-in-class prevention, analytics and defense against all insurance crimes, including cargo and heavy equipment theft.
- Équité's Investigative Services portfolio includes;
  - **Cargo / Heavy Equipment Theft and Recovery**
  - Auto Theft Services
  - Vehicle Identification and Recovery
  - Port's Recovery
  - Repatriation of Exported Stolen Vehicles
  - Vehicle Branding
  - Vehicle History Research
  - Healthcare Fraud

# Équité's National Cargo/Heavy Equipment Program - Overview

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- Members and partners voluntarily submit theft and recovery reports – Tractors, Trailers, Cargo and Heavy Equipment
- Information is tracked in our database, specifically, the description of the stolen cargo
- Tractors, trailers are captured on the Canadian Police Information Centre (C.P.I.C.)
- Cargo, without serial number, is not captured on C.P.I.C. (Grocery, personal hygiene, meat, building materials, metal etc)
- Program supports law enforcement in the identification and recovery of cargo

# Agenda

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- Cargo Theft – The ‘Invisible’ Property Crime
- Cargo Theft – Reporting Challenges
- Cargo Theft – Statistics
- Methods of Cargo Theft / Trends and Patterns

# Cargo Theft – The ‘Invisible’ Property Crime

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- Not personal as other property crimes; auto theft, break and enters, theft from vehicles, vandalism, retail crime as it is not observed by the general public
- These types of offences can cause financial, physical and emotional harm
- Any disruption in the supply chain will have a financial impact on all those involved in the supply chain, from the manufacturer, distribution, insurance and trickling down to the end consumer, the general public. Eg. Cost of groceries
- Cargo theft may not have the emotional impact on the general public, however, cargo theft does have the financial as well the potential for physical harm – not victimless
- The seriousness and impact of cargo theft is only recognized by those involved in the supply chain and not the general public or government

# The General Publics Perspective on Property Crime Community Survey's – York PS and Peel PS

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## York 2008

- Violent Crime
- Guns & Gangs
- Traffic Safety
- **B&E's / Auto**
- Drug Enforcement

## Peel 2009

- Aggressive Driving
- Youth Gang Activity
- **Residential B&E's**
- Drugs Related Crime
- Drugs in Schools

## York 2011

- **B&E's / Auto**
- Traffic Safety
- Crime Prevention
- Guns & Gangs
- Drug Enforcement

## Peel 2013

- School Safety
- **Res / Comm B&E's**
- Drug Related Crime
- Motor Vehicle Accidents
- Youth Crime

# The General Public's Perspective on Property Crime Community Survey's – York PS and Peel PS

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## York 2017

- **B&E's / Theft**
- Traffic Safety
- Violent Crime
- Fraud
- Drug Enforcement

## Peel 2016

- Impaired Driving
- **B&E's / Theft**
- Drug Related Crime
- School Safety
- Fraud

## York 2020

- **B&E's / Theft**
- Guns & Gangs
- Violent Crimes
- Traffic Safety
- Drug Enforcement

## Peel 2020

- **Theft From Vehicles**
- **Res / Comm B&E's**
- Drug Related Crime
- Robberies
- **Damage to Property/Vehicles**

# The General Publics Perspective on Property Crime Community Survey's – York PS and Peel PS

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- For the 2023 - 2025 Community Survey Auto Theft and Fraud are new to the top 5, while Guns & Gangs and Drug Enforcement have fallen out of the top 5 priorities.

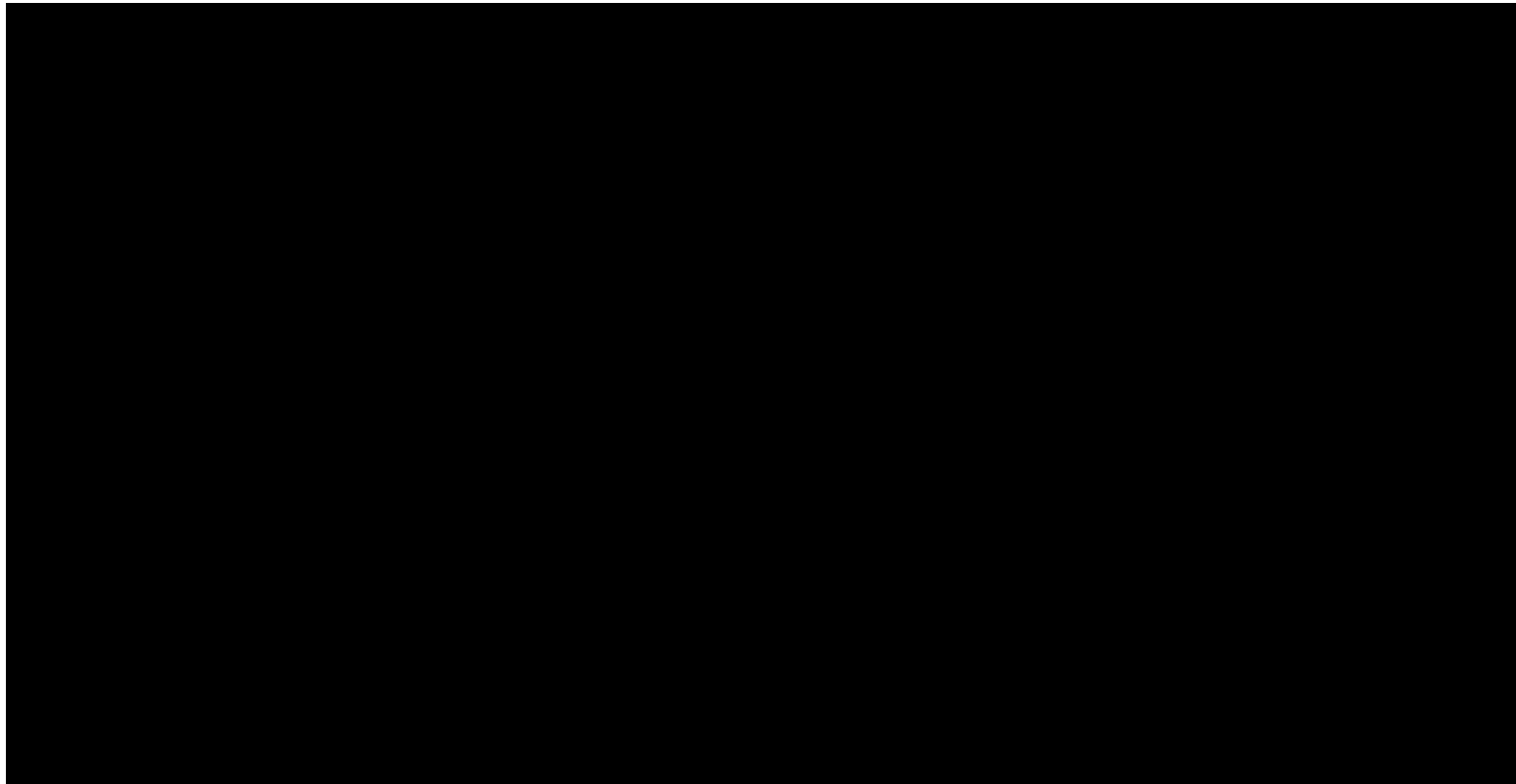
## York 2023

- B&E's / Theft
- Auto Theft
- Fraud
- Traffic Safety
- Violent Crime

- Cargo Theft is not recognized by the community as it is not observed or as personal. Law enforcement use the surveys to assist in resource allocation.

# Équité's National Cargo / Heavy Equipment Program

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# Media Footage Review – Global News (2020)

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- Harminjit Jhand (Transportation Manager) - Cargo theft has been a concern for the last 5 years.
- Only 2 Law Enforcement Agencies have a Cargo Theft Unit
- Marco Beghetto (OTA) - Funds used to support other nefarious activities.
- Victimless? - Driver killed and civilians involved in accident
- Low risk – high reward crime
- Detective Paul Allen (Retired) - Resources in units, heavy workload.
- Court system – usually released within 24 hours, conviction rate, penalties.

# Cargo Theft Reporting - Challenges

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- Deductibles and premium increases
- Reputation
- Deductible is lower than value of load
- Already have a claim and will not be able to continue to be insured
- No mandate to report – government
- Personal Information Protection and Electronics Act (PIPEDA)
  - guidelines on collecting, use and sharing of information
- Lose contacts due to retirement, promotion, movement within
- Content of report received

# National Cargo Statistics & Overview 2020 -2024

Prepared by: Kevin DalCin, Data Product Specialist

Stats are derived from reports that we voluntarily receive from members as well as partners and represent the minimum number of thefts and recoveries. As we don't receive all reports of thefts and recoveries, the actual numbers will be potentially greater than what is reported here.

# Yearly Trends – Theft & Recovery Values

The National Cargo Program collects data on Truck (Tractors), Trailers, and Cargo.

Some notable trends from 2020-2024:

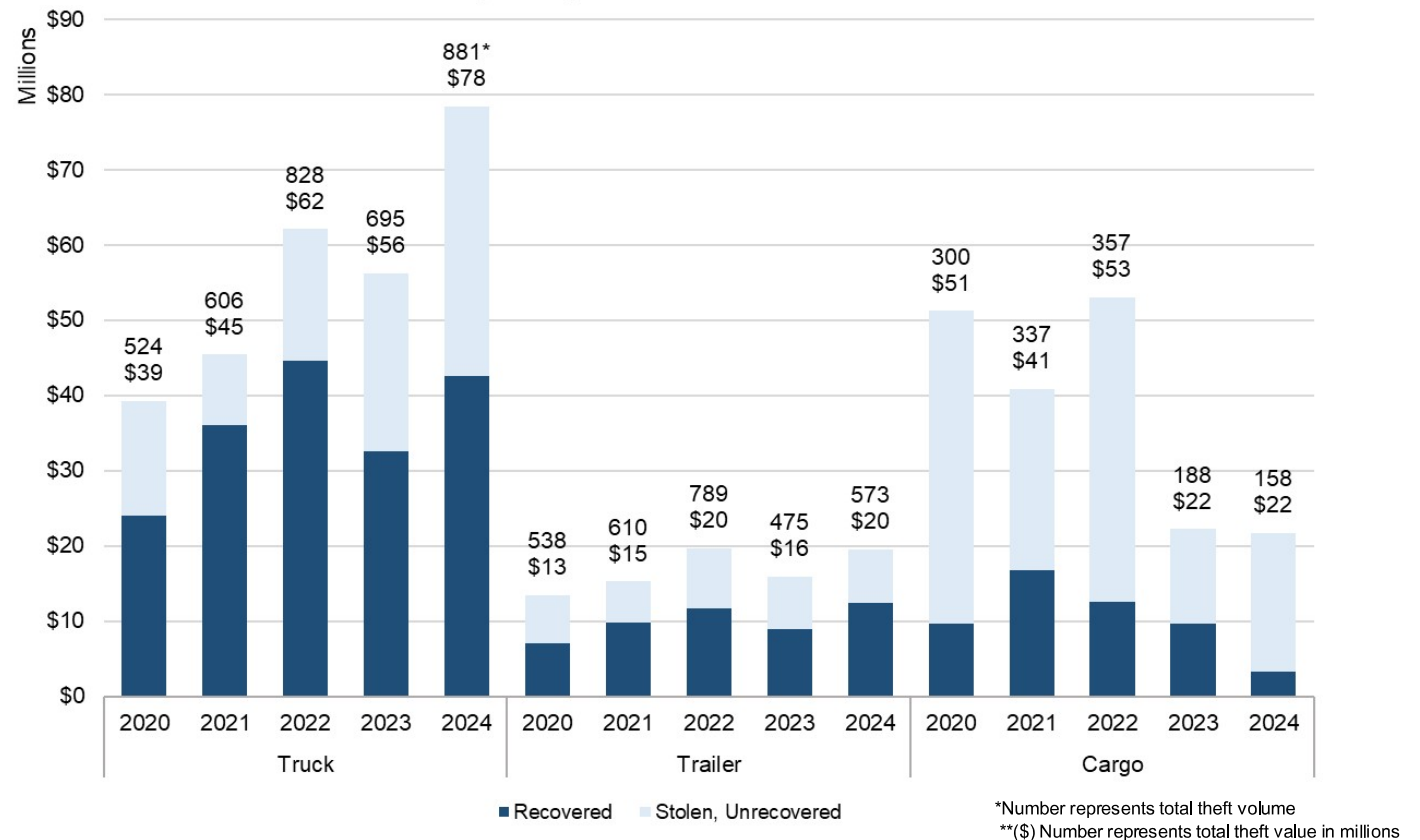
- Truck thefts increased by 68%
- Trailer thefts increased by 7%
- Cargo theft value decreased by 58%

2024 boasted the highest theft values for Truck category. 2022 saw the highest theft values for Trailer and Cargo categories.

2024 Trends:

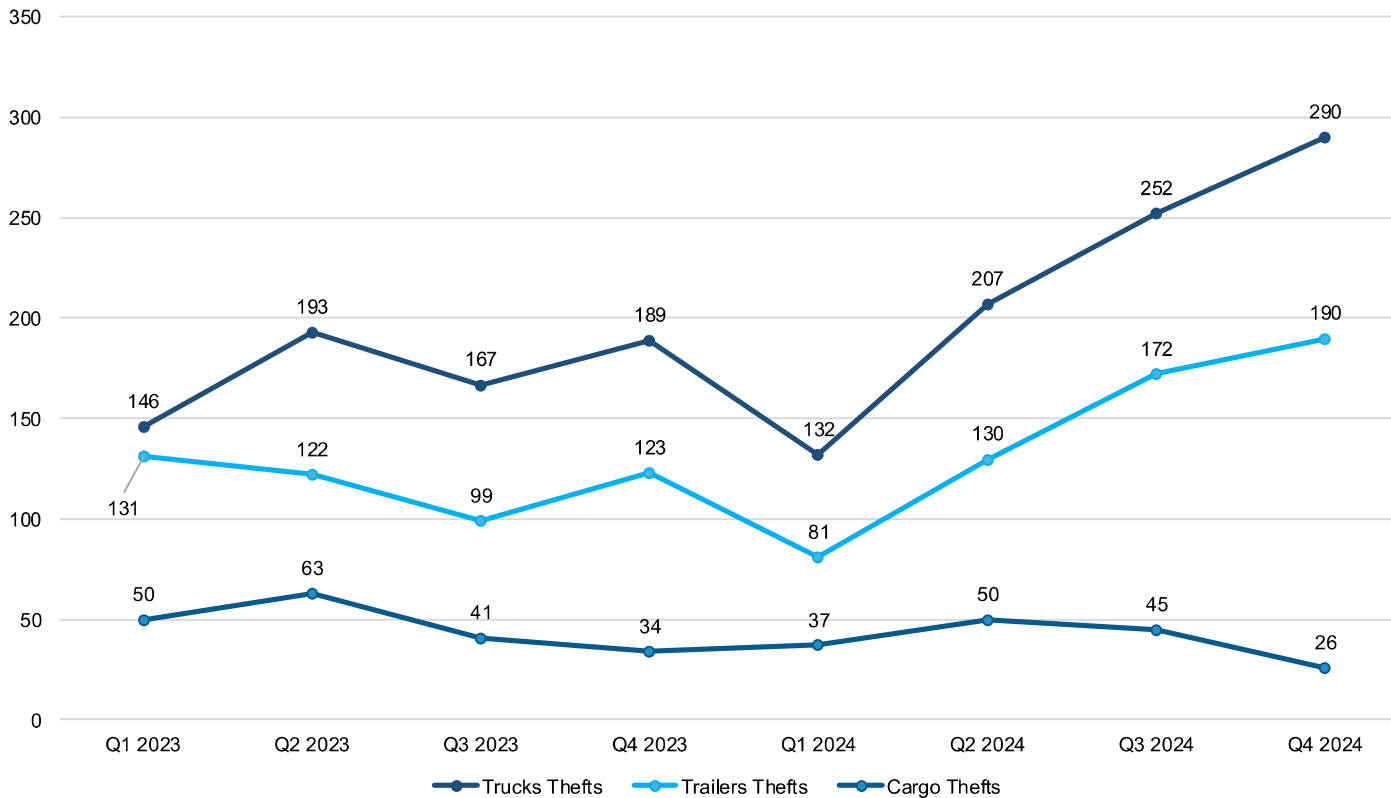
- Highest value year for trucks and second highest for trailer.
- **Cargo count was lower than 2023 but total value was approximately the same.**

National Cargo Program Value Overview, 2020-2024



# Quarter-over-Quarter Comparison, 2023-2024

Cargo Theft, Quarterly, 2023-2024



Truck and Trailer thefts trend higher in 2024 compared to 2023.

Notable changes in average:

- +46 truck thefts/quarter
- +24 trailer thefts/quarter
- -7 cargo thefts/quarter

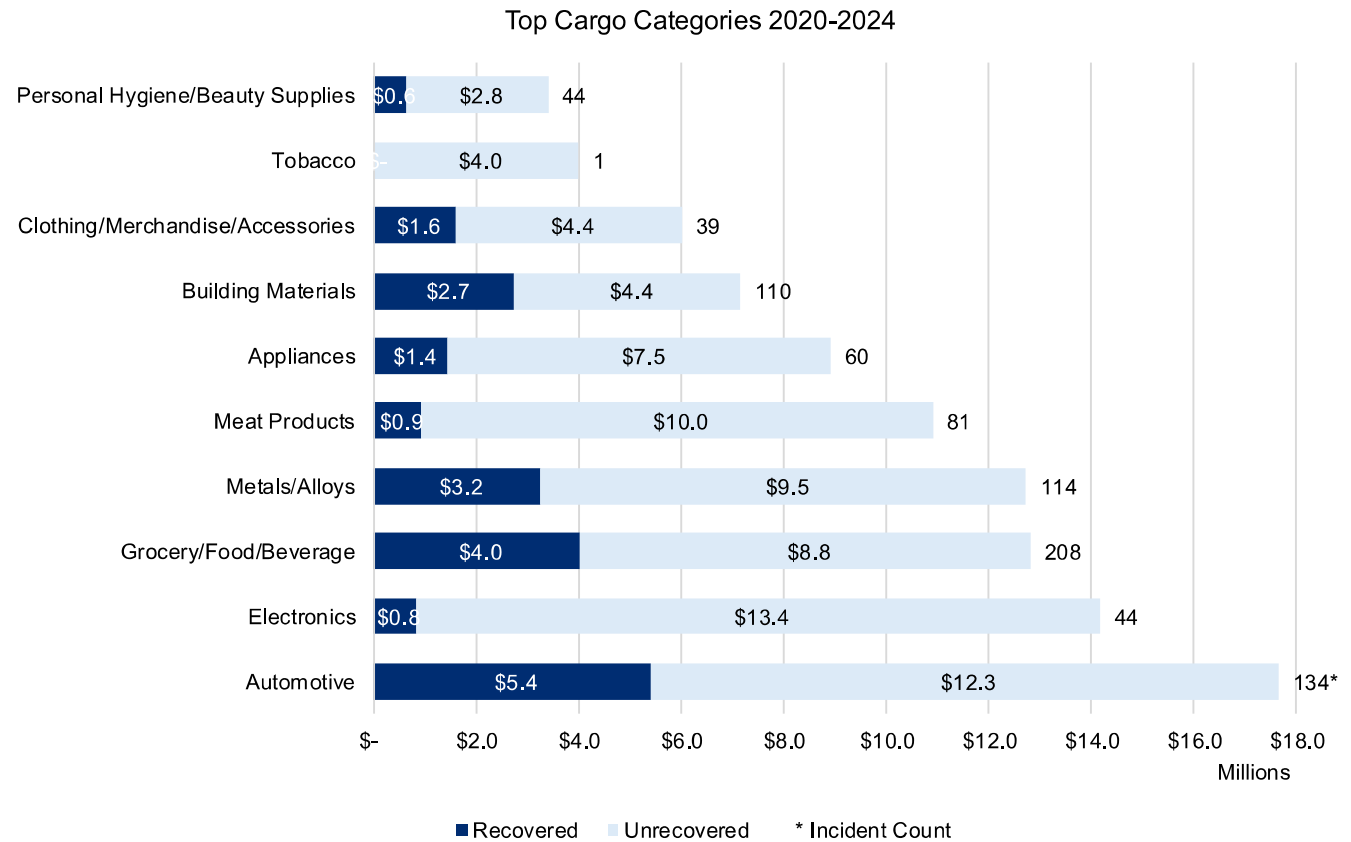
Yearly averages:

- 2023: 339 thefts
- 2024: 403 thefts
- +64 thefts/quarter in 2024.

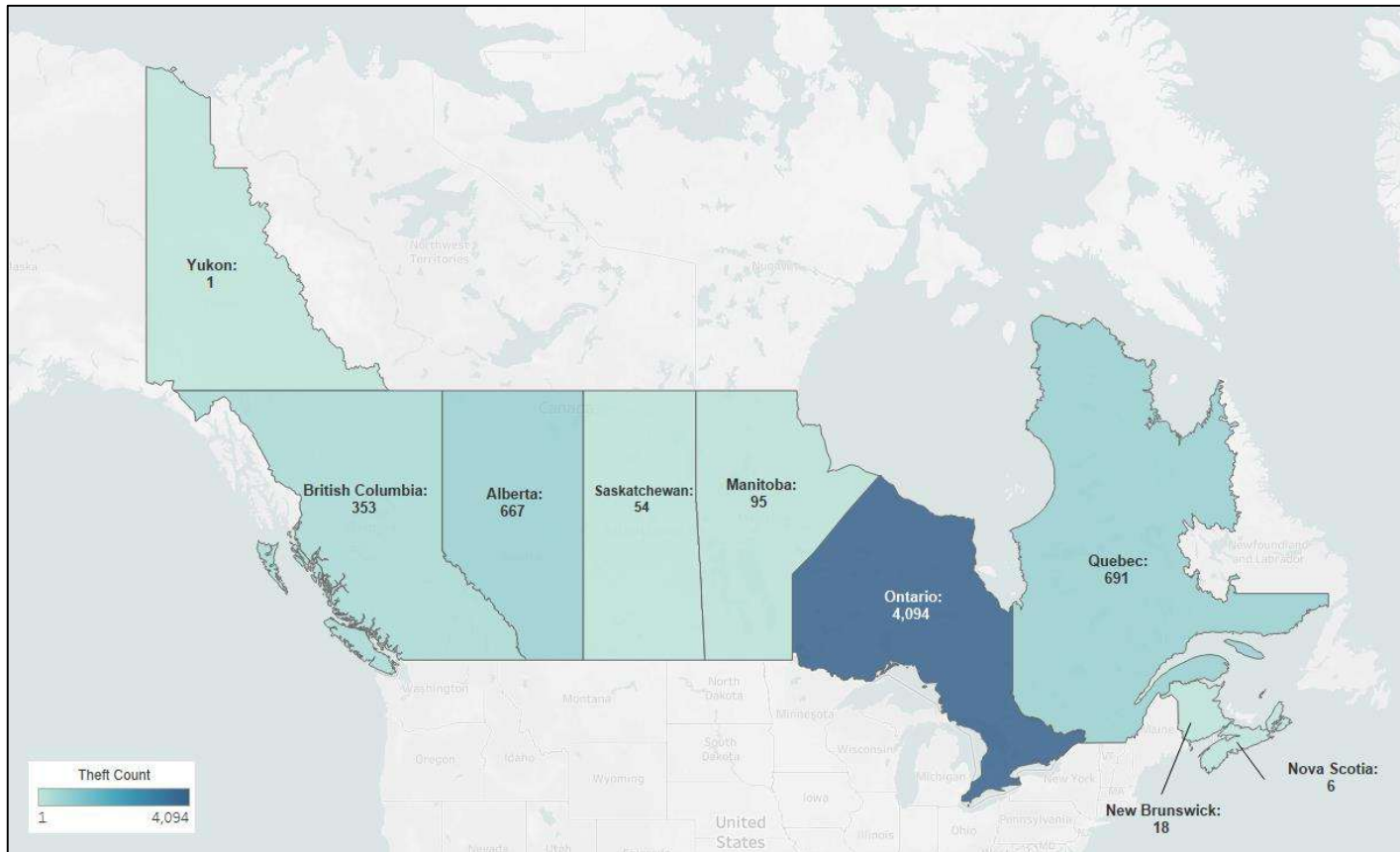
# Cargo Category Trends, 2020-2024

In total, \$189 million of cargo was reported to the program from 2020-2024 with just over \$51 million recovered.

- These top cargo categories represent 51% of all cargo value report to the program.
- Automotive, Electronics, and Grocery/Food/Beverage categories take the top spots amounting to ~\$44 million in value (~23% of total value).
- Highest average cargo categories:
  - Electronics: \$322k
  - Clothing/Merchandise/Accessories: \$154k
  - Appliances: \$148k



# Provincial & Top Cities, National Cargo Program, 2020-2024



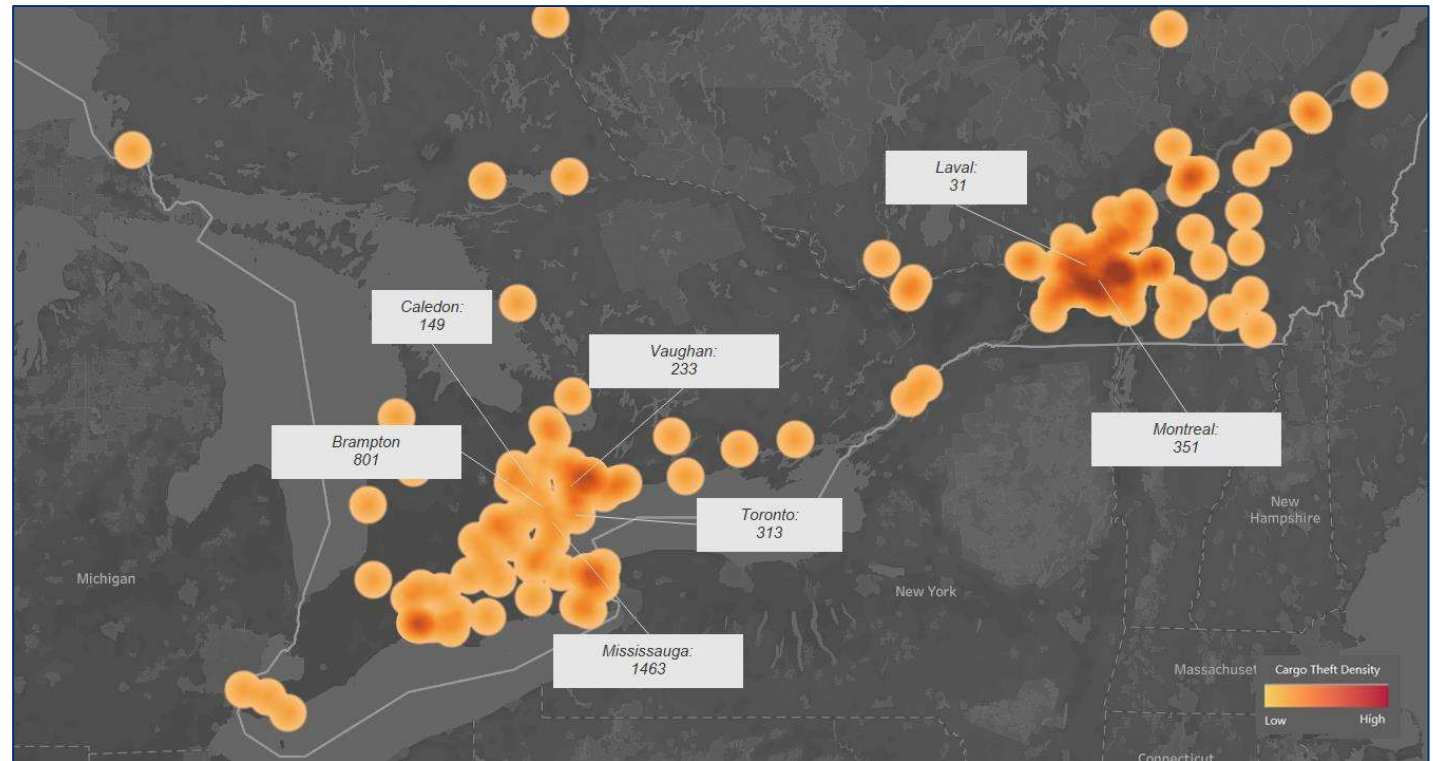
Top Cities per Region by Theft Count			
Ontario		Quebec	
Mississauga	1463	Montreal	351
Brampton	801	Laval	31
Toronto	313	St Hubert	20
Vaughan	233	Longueuil	17
Caledon	149	Poste MRC D'Argenteuil	12
Western Canada		Atlantic Canada	
Calgary	318	Moncton	6
Edmonton	186	Halifax	3
Surrey	96	Plymouth	1
Delta	66	Sackville	1
Abbotsford	48	Portage	1

\*Note: chart/table includes all tractor, trailer, and cargo thefts

# National Cargo Program Hotspot Analysis by City, ON & QC, 2020-2024

City level hotspot/density analysis of Ontario and Quebec regions from 2020-2024 shows the following:

- Ontario thefts are concentrated in the GTA and Southwestern Ontario.
- Quebec thefts are concentrated in Montreal and its surrounding cities.



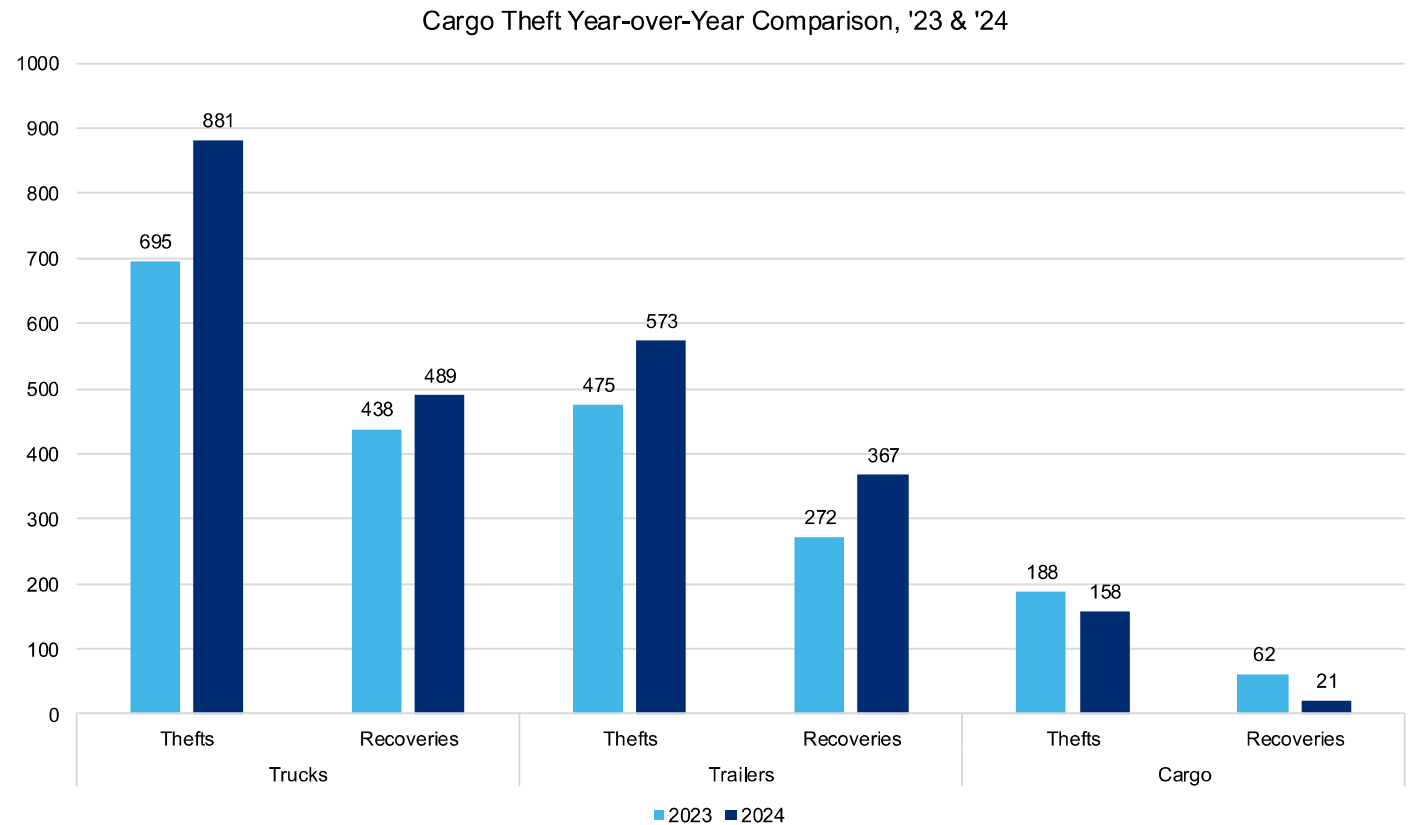
\*Note: hotspot analysis includes all tractor, trailer, and cargo thefts

# 2024 National Cargo Statistics and Overview

# Year-over-Year Cargo Theft Comparison, 2023 & 2024

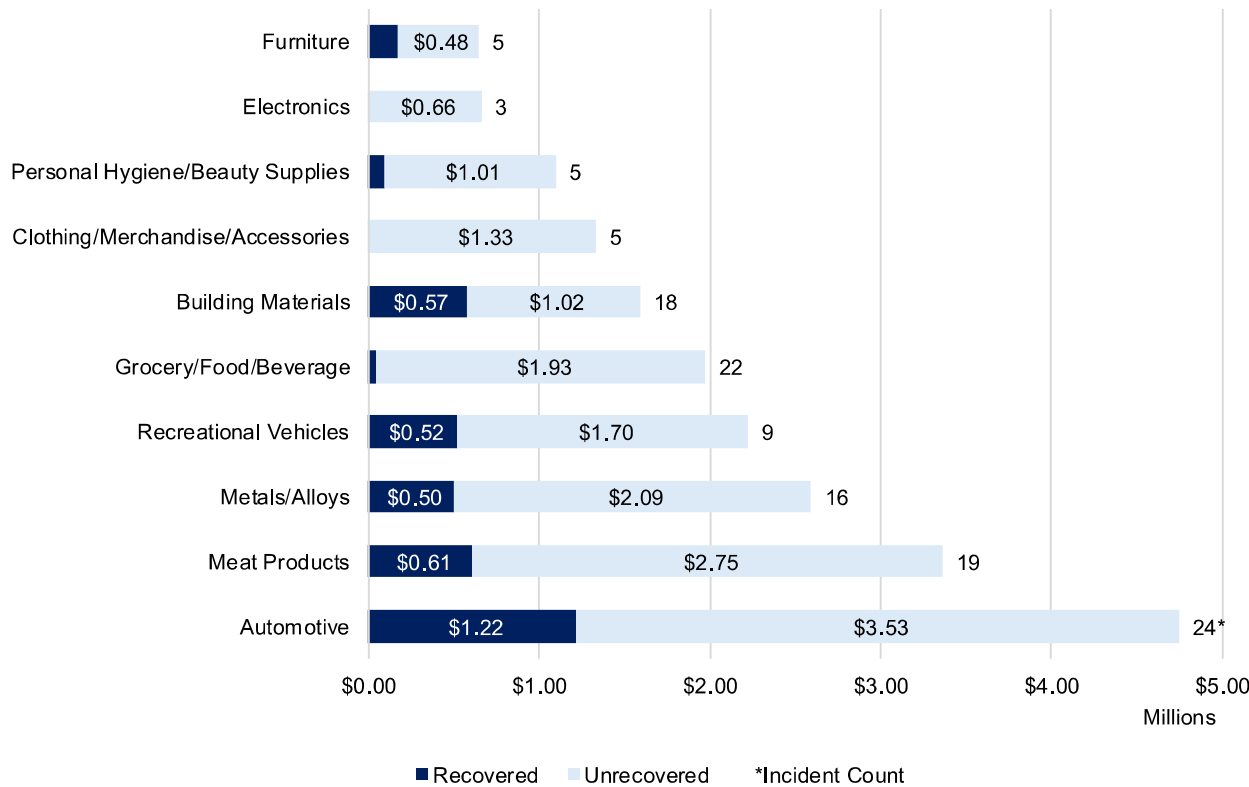
Comparison of these two periods:

- Truck thefts increased by 27% and recoveries increased by 12%.
- Trailer thefts increased by 21% and recoveries increased by 35%
- Cargo thefts and recoveries decreased by 16% and 66% respectively.



# Top Cargo Categories, 2024

Top Cargo Categories, 2024



National Cargo Program 2024 trends:

➤ Total cargo valued at \$21.75 million

The highest **recovered cargo** categories:

- Automotive: \$1.27 million (26%)
- Meat Products: \$0.6 million (18%)

Notable **unrecovered cargo** categories:

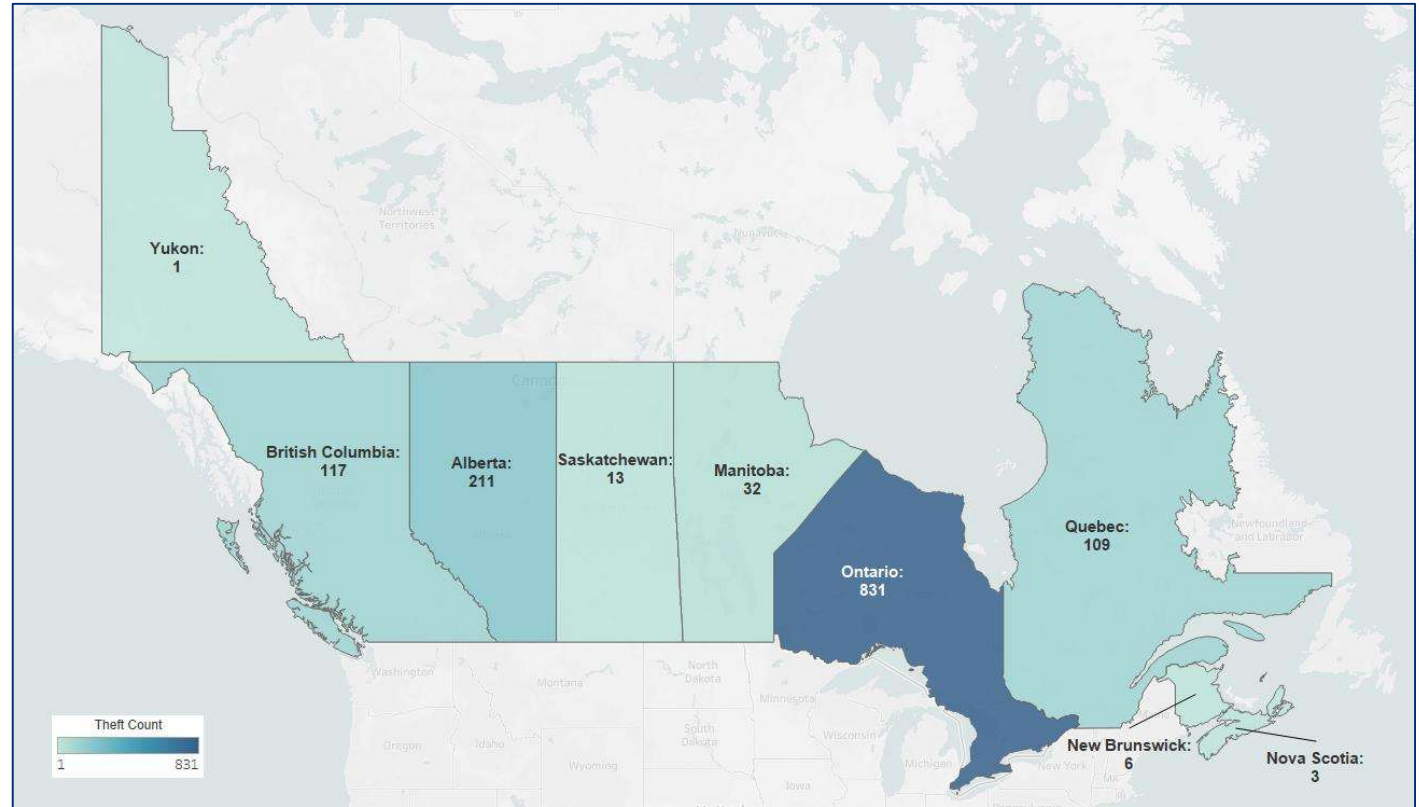
- Automotive: \$3.5 million (74%)
- Grocery/Food/Beverage: \$1.9 million (98%)
- Clothing/Merchandise/Accessories: \$1.3 million (100%)

Highest **average cargo** values:

- Clothing/Merchandise/Accessories: \$266k
- Recreational Vehicles: \$246k
- Personal Hygiene/Beauty Supplies: \$219k

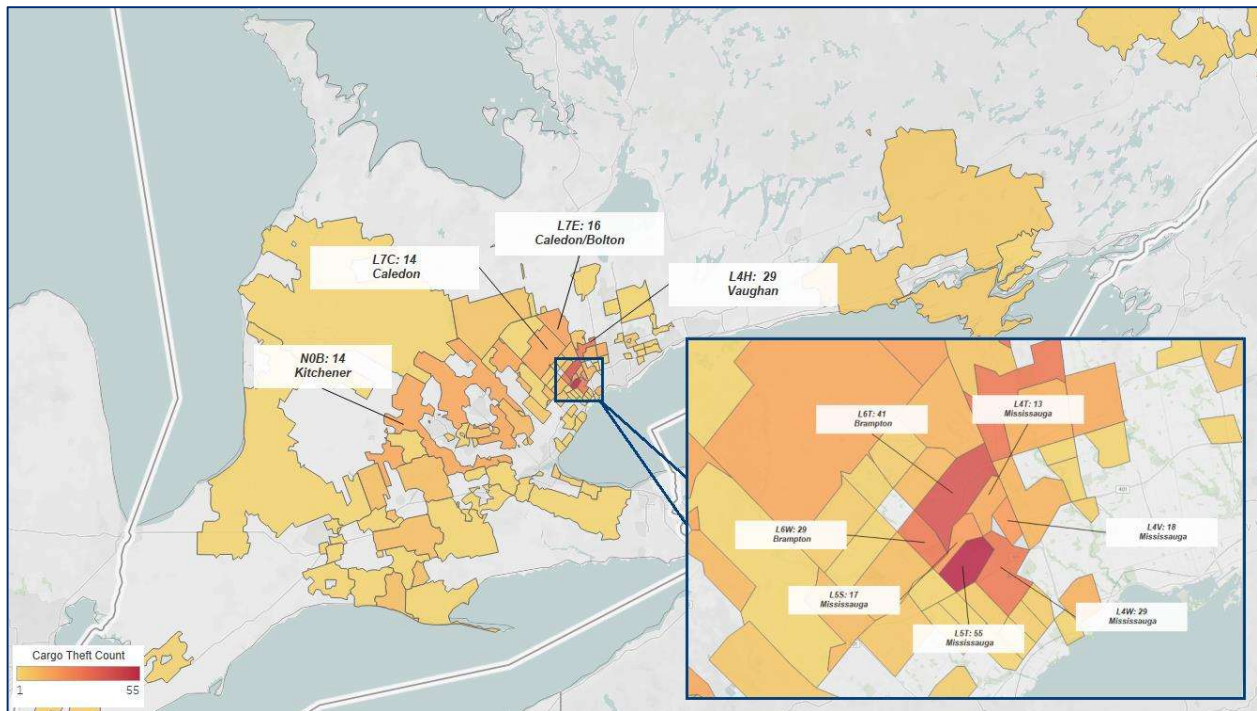
# 2024 National/Provincial Trends

Top Cities per Region			
Ontario		Quebec	
Mississauga	171	Montreal	39
Brampton	171	Laval	8
Toronto	95	Vaudreuil Dorion	5
Vaughan	57	Sainte-Julie	3
Caledon	45	Pointe-Claire	3
Western Canada		Atlantic Canada	
Calgary	96	Moncton	2
Edmonton	58	Sackville	1
Surrey	44	Hanwell	1
Delta	20	Gagetown	1
Abbotsford	19	Plymouth	1



\*Note: chart/table includes all tractor, trailer, and cargo thefts

# National Cargo Program FSA Analysis, Ontario, 2024



Spatial Analysis of Cargo Theft (via FSA codes) shows specific areas of Ontario being a focus for cargo theft in 2024:

## Mississauga (155 Total):

- **L5T: 55 Thefts** (West of Pearson Airport to Hurontario, North of Hwy 401 and South of Hwy 407)
- **L4W: 29 Thefts** (SW of Pearson Airport to HWY 410, North of Eglinton Ave E, South of Britannia Rd)
- **L4V: 17 Thefts** (NE of Pearson Airport to Hwy 427, Derry Rd E to Airport Rd)

## Brampton (102 Total):

- **L6T: 41 thefts** (North of Hwy 407, South of Queen St E, West of Hwy 410 to Hwy 427)
- **L6W: 29 thefts** (North of Hwy 407, South of Queen St E, West of Hwy 410 to Main St N)

## Vaughan/Woodbridge (55 total):

- **L4H: 29 thefts** (West of Hwy 400, East of Hwy 27,, North of Rutherford Rd, South of Major Mackenzie Dr W)

## Caledon (35 total):

- **L7C: 14 thefts** (Caledon/Bolton Area)
- **L7E: 13 Thefts** (Caledon/Bolton Area)

# Types of Cargo Theft

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## ➤ **Pilferage**

- Seal/Locks removed, partial load stolen, trailer left behind
- Yard, rail, destination or while in transit, anywhere
- Usually, low quantities stolen, value depends on product

## ➤ **Straight Cargo Theft and Cargo Shopping**

- Enter into secure/unsecure yard, or anywhere
- Cut seals or locks if equipped
- Keep searching until locate load of interest
- Often on cell in communication with those higher up in the organizational chart (fence)

# Types of Cargo Theft - Continued

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## ➤ Strategic Theft – Fraud

- Methods to discuss; Identity Theft, Fictitious Picks – Double Brokering and Altering Bill of Lading;

## ➤ Identity Theft

- Thieves obtain information on a load waiting to be picked up
- Assume the name of the legitimate carrier
- Pose as the legitimate carrier to pick up the load
- False paperwork, replicated uniforms, logos on trailer etc.
- Arrive at security gate with knowledge of the load and are directed to the trailer/dock
- Hook up to trailer and exit with stolen load
- Legitimate carrier is unaware their identity has been used until they arrive to find out the load has already been picked up

# Types of Cargo Theft - Continued

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## ➤ Fictitious Pick Up – Double Brokering

- Involves Identity Theft or thieves creating a registered company using false information with the sole purpose of stealing loads
- Usually involves a fictitious certificate of insurance with policy number (COI)
- Companies will then start completing legitimate business to establish a history of work and a reputation
- Thieves will obtain a load through a third-party broker
- The load will then be brokered out by the thief to a legit carrier to deliver to a destination specified by the thief (Double Brokering)
- Legitimate carrier makes the delivery not knowing the load was stolen

# Types of Cargo Theft - Continued

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## ➤ Altering the Bill of Lading (BOL)

- Thieves legitimately obtain a load to deliver
- Prior to the destination, they stop at another location and off load some of the cargo
- The BOL is then manipulated, changing the quantity of product, weight and seal number if one had been attached
- Load then delivered at the proper destination
- Receiver counts the product and confirms the quantity on the BOL and signs off on the delivery with no shortages being noted
- The shortage is not generally noticed for weeks later when the shipper is trying to be paid by the end destination

# Équité's National Cargo Program – Questions?

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“A LOAD AT REST IS A LOAD AT RISK!!”

Dan Kerr

Cargo and Heavy Equipment Theft

[dkerr@equiteco.ca](mailto:dkerr@equiteco.ca)

416-919-0296 cell

[www.equiteassociation.com](http://www.equiteassociation.com)

