

Risky Business

BY **Guthrie Insurance**



01

Putting Your Interests First

02

With Spring in Ontario comes the Inevitable Water!

03

Driving under the Influence of Cannabis

04

Why are Home Insurance Rates Rising (again) in 2022

05

Car Insurance Capers

**IMPORTANT
— PLEASE READ**



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Spring Greetings!

We made it! Another winter is now behind us. Who would have thought what the Spring of 2022 would bring? A hopefully waning pandemic, inflation, and now sadly, war. From an insurance perspective, the risks we encounter in our daily lives continue and with it the necessity of proper insurance planning. Whether working remotely or from our office, our team of professionals continues to have your best interests in mind and are always just a visit, email or phone call away.

The Canadian Broker Network (CBN)

Fiercely independent. Proudly Canadian. CBN is Canada's leading network of Independent Insurance Brokers. We are local businesses joined together to offer our clients the best of both worlds; an insurance brokerage focused solely on the needs of our clients, combined with the benefits that come along with being part of a national organization with global resources.

Why work with a CBN Member Broker?

The insurance market is dramatically changing with new providers entering the market and acquisition activity unfolding at an unprecedented pace, resulting in a seemingly infinite number of choices for buyers like you. Decisions about the insurance guidance you receive are now influenced by outside interests and decisions to maximize profitability. This means that your best interests are not always their top priority

So, how do you choose an insurance partner for your homes, cars, small businesses, commercial, employee benefits and life insurance needs with confidence?

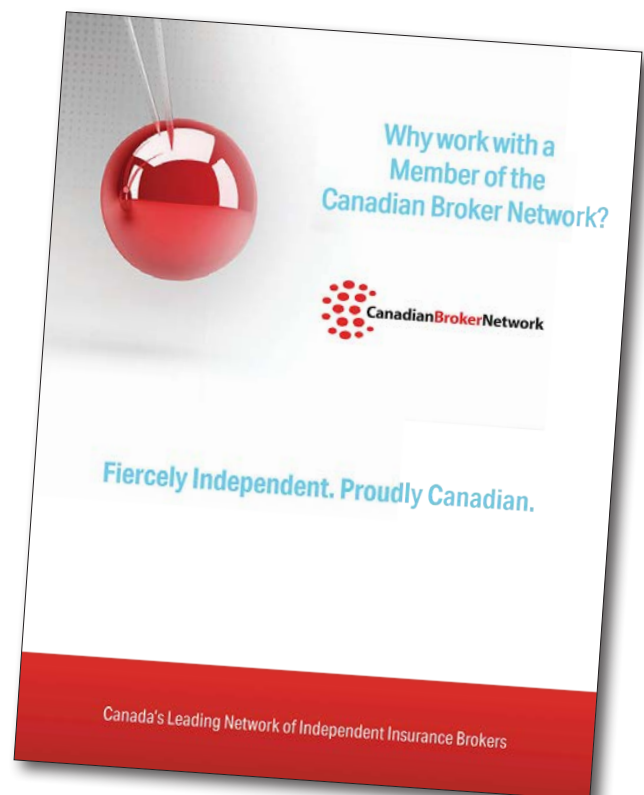
Putting Your Interests First

CBN brokerages share industry-leading expertise combined with a deep understanding of the insurance industry. While we are fiercely independent, we have strong working relationships with a wide array of insurance providers. We work for our clients and are not beholden to any insurance company or foreign owner. We can make decisions on where to arrange insurance

coverage based on what is best for our clients within our own communities, not because of a corporate mandate or policy to maximize profit sharing.

Your best interest is always our number one priority!

- Over 50 Offices
- 1500+ Employees
- Over \$2 Billion in property-casualty premiums as well as employee benefits, life and financial services
- Relationships with 100+ Domestic, International and Global Insurers
- 100's of causes supported each year
- Advocates of diversity in the workplace



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How Are We Different?

We offer real choice - We present our customers with an array of options. You get to choose what is best for you

We are local - No one understands our local communities better than we do. Why? Because we live here and are actively involved in supporting our community.

We hire local - Our highly engaged employees all come from our community. We are proudly Canadian employers.

We are nimble - Because we are entrepreneurs, our head-office is right here in the community. We make decisions locally for the benefit of our customers and our employees

We are independent - We are experts at what we do. There is no one better and we provide guidance without bias.

We are national - CBN partner brokers span the entire country. This means our customers benefit from our extensive expertise and our ability to influence the insurance companies with which we work.

We have the pulse of the market - Through our CBN Security Committee, we ensure that we offer coverage from only the most reputable and stable national and international insurance companies.

We are advocates - Our customers' interests are our top priority. We will always advocate for our customers. We are on your side.

With Spring in Ontario comes the inevitable water!

Spring is here and with it comes the inevitable rain showers and "water damage" season will be upon us once again. For most of our clients, much of the following is old news and still worth a quick review. For clients that have joined us in the past year, please read on. **This is important** and timely information to help you keep your home and business dry and free of water damage.

- If you have ever had a flooded basement, you know the damage can be extensive, expensive, and the inconvenience, unforgettable. If your basement is unfinished, we suggest you store items in plastic containers

or on shelving at least 12" off the floor. A finished basement requires more aggressive measures to properly protect your investment.

- First, **know where your main water shut-off valve is located.** For most homes, it comes up through the basement floor. Try turning it off and on again to make sure it has not seized. If you run into plumbing issues, such as a burst pipe, you may need to turn this off until repairs are made. Be sure to turn off the main water supply, if your home is going to be unoccupied for a period of time, such as a sale, when traveling, or during the cold season.
- Do not finish areas of a basement that may be prone to leakage or other water damage.
- Clear overflowing eaves troughs and downspouts of leaves and other debris that prevent proper drainage.
- Check the attic to ensure adequate insulation and the condition of the roof from the inside is good.
- Make sure your roof covering is in good condition and that the roofing material e.g. shingles, shakes, are secure. If shingles are missing, arrange to get them replaced as soon as possible to avoid water leakage.
- Check and repair leaks in walls, floors, windows and foundations.
- Disconnect eaves trough and downspouts if connected to a weeping tile system and make sure they are draining properly, ideally 1.8 meters (six feet) from your basement walls. You do not want water from the downspouts leaking into your basement.
- *Install flood-proofing devices, such as back-water valves, sump pumps, floor drains or caps, and check these items routinely to ensure they are working properly. These types of loss control and mitigation initiatives are very important, especially in urban centers where losses caused by weather conditions (rain and heavy snow build up) can be compounded

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- Check that drains are clear and not clogged up with the improper disposal of materials such as fats, oils, grease and diapers; tree roots growing through cracks in the waterlines and causing blockages;
 - Outside stairwell drains, sump pumps, roof leaders and drain gutters should never be connected to the sewer system.
 - Keep floor drains clear of obstruction.
 - Anytime is a good time to check and replace caulking around showers, sinks or tubs. Damage from seepage occurring over a period of time that can also result in mold or mildew damage, which is not insurable.
 - And finally, now is the best time to create an emergency preparedness plan for your family. Assemble an emergency kit for hurricanes, flood or other emergencies – flashlight and batteries, battery-operated radio, etc. An internet search can provide considerable information on what you might need.
- *If done, please let us know, as premium discounts may be available.

by poor drainage infrastructure;

- *Severe weather often causes a hydro interruption. Install a battery back-up device for the sump pump or keep a small generator to power critical electrical circuits.
- Keep snow away from the foundation to reduce surface water during sudden spring thaws and winter rains.
- Areas around ground level windows and window wells need to be cleared regularly.
- Plant trees, bushes, and other native species to help absorb water.
- Consider soft-surface landscaping that allows storm water to soak into the ground rather than run directly into the local sewer systems (increase sodded areas or porous pavement).
- Make sure your lot is properly graded to direct runoff away from the foundation and entranceways. Do not change the grade or elevation around your home unless proper authorities are consulted as this could affect proper run off.
- Check storm sewers or manholes on the street out front to make sure they are not blocked with debris and water can drain freely.
- At least once a year, check that all of your windows and doors are secure and re-caulk as needed to help prevent water from seeping in.
- Install a water and/or temperature (for cold months) alarm or monitoring system.

IMPORTANT:

Doing some home renovations? If your insurer is not notified of major renovations and a loss occurs, you could find yourself in breach of policy conditions and an invalid policy! Always best to let us know well in advance of major renovation projects.



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Cannabis impaired driving: Here's what we know about the risks of weed behind the wheel

This article was originally published on The Conversation, an independent and nonprofit source of news, analysis and commentary from academic experts. Disclosure information is available on the original site.

Cannabis is the second-most widely used substance in Canada, after alcohol. Cannabis is a complex substance and can affect consumers differently depending on the product type, amount used and a person's tolerance.

This has led to a number of misconceptions about the true impact of cannabis on driving. Research has shown that Canadians perceive driving under the influence of cannabis to be less risky than alcohol, and many are less likely to intervene when others engage in such behaviours.

The Cannabis Health Policy and Research Partnership (CHERP) research team spoke to 91 youth and young adults over the summer of 2021 to get their perspective. They indicated that driving under the influence of cannabis was normalized behavior. As it was not believed to be as risky, there was peer pressure to drive after cannabis use.

In fact, driving under the influence of cannabis can be very risky behavior. It is essential to provide education and promote public awareness.

Driving under the influence of cannabis

A 2012 analysis summarizing nine earlier studies on cannabis and driving showed that cannabis doubled the risk of a fatal or serious injury crash.

Cannabis-impaired driving was associated with 4-12 % of all injuries and mortalities from motor vehicle accidents in Canada. The reality is that Canadians have been engaging in risky driving behaviours even before cannabis was legal.

A Statistics Canada report showed that in 2019, 13.2 per cent of cannabis consumers reported driving within two hours of consuming cannabis. This rate was unchanged from the 2018 pre-legalization report.

Another study, conducted by Public Safety Canada in 2017, reported even higher rates of cannabis-impaired driving, with 28 per cent of those who consumed cannabis indicating that they had operated a vehicle impaired.

Cannabis impairs driving differently than alcohol

Driving needs full concentration, and making the right decisions at the right time can save lives. Cannabis contains tetrahydrocannabinol (THC) and can affect motor co-ordination, reaction time, can cause hallucinations and increases the risk of getting into a collision. Many studies show strong evidence that cannabis use negatively affects performance on driving-related cognitive tests. There are roadside tests to detect levels of THC in the blood, but the relationship between those levels and impairment is not as clear as with alcohol.

The idea that cannabis is less risky than alcohol may stem from the fact that impairment from cannabis can differ from alcohol. The biggest difference being that with cannabis, consumers are less aware of their level of impairment.

Alcohol consists of a single chemical that has been well studied. It has a reliable test that measures blood alcohol levels and those blood alcohol levels match to levels of impairment. Cannabis on the other hand consists of several chemicals that lead to varying levels of impairment.

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Factors that affect impairment

It is difficult to predict the exact effect cannabis will have on a particular individual. Impairment is based on many factors, including the dose of THC, personal experience with cannabis, individual biology and the route of consumption (for example, inhaling versus edibles).

There are several types of cannabis products on the Canadian market, and each product has a different amount of THC and takes a varying amount of time to reach its full effects. The following outlines typical time to effect and duration of impairment.

- Inhaling (smoking or vaping): Effects start in about 10 minutes and typically last two to four hours (up to 24 hours)
- Edibles: Effects start in about one hour and typically last four to six hours (up to 24 hours)

Experts recommend waiting a minimum of four to six hours after consuming cannabis. The combination of cannabis and alcohol intensifies the level of impairment beyond what a user might expect and should always be avoided if driving.

Safety considerations when driving

Cannabis-impaired driving is very risky. It is difficult to advise exactly how long someone should wait after consuming cannabis before driving. The safest choice is to **separate cannabis consumption from driving entirely**. There are several strategies to avoid this risky situation, including:

- Making sure you have a designated driver,
- Calling someone responsible to pick you up,
- Public transit,
- Taxi or ride-sharing service, or
- Staying over.

Detection of cannabis-impaired driving

Many people believe that it is difficult for police to detect and charge drivers who consume cannabis. However, signs of intoxication (bloodshot eyes, smell of cannabis, shallow breathing or rapid heart rate) can form a reasonable suspicion for police. In addition, there are three tests of

the Standardized Field Sobriety Tests (SFST) (horizontal gaze nystagmus (involuntary eye movements), one-leg stand and walk and turn) that are performed to evaluate impairment.

In Canada, the *Criminal Code* prohibits driving while impaired. Penalties range from a minimum fine to imprisonment, depending on the severity of the offence. Impaired drivers who cause injury or death can face longer periods of incarceration, including imprisonment for life. **In terms of insurance premiums, a criminal code conviction will see increases starting at 100%!**

Information for parents

A Health Canada survey showed that very few parents (11 per cent) said they had discussed the risks of driving under the influence with their teenagers. However, only four per cent of teens indicated they had discussed impaired driving with their parents. It is essential to start a conversation with children and teens about the risks of driving under the influence of cannabis.

The CHERP research team's public engagement events and social media (Twitter and Facebook) can provide information and resources. Young people especially need to be prepared to make informed decisions long before they are ready to get behind the wheel.

SAFE SUMMER DRIVING

Reminder not to remove snow tires just because spring has sprung!

Most insurers require snow tires to remain on until April 1st.

Also, bicycle and motorcycle season will soon begin, whether you are a motorcycle enthusiast or driving a private passenger vehicle, always be on the look out and be aware of your surroundings.

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Why home insurance rates are rising (again) in 2022

Home insurance policyholders can expect an **average** 5% rate increase in 2022, according to a report from Rates.Ca. The average cost for home insurance in Ontario in 2021 was \$1,342. A 5% increase would translate into a rise of \$67 per year, making the average cost \$1,409 annually. The main reasons for the 2022 increases comes down to several factors such as renovations, rebuilds, and climate change.

Climate Change

Extreme weather caused by climate change has resulted in millions worth of insured damages, in turn pushing up insurance premiums. Although 2021 marked a year of many catastrophic weather events, two notable ones include the tornadoes that tore through Barrie, Ont. in July 2021, costing \$100 million in insured losses and flooding in B.C. in November 2021 costing more than \$450 million.

“There was significant severe weather across the country last year and, in fact, it’s over \$2 billion in insured losses,” says Rob de Pruis, director of consumer and industry relations at Insurance Bureau of Canada (IBC). “That includes all kinds of events, from tornadoes in Ontario, flooding and wildfires in BC, a big hailstorm in Alberta, and another hurricane event on the east coast, as well as many others across the country.”

Renovations

With people hunkered down during the pandemic and not travelling, insurers note more people are staying home and making things as comfortable as possible. Home renovations increase the cost of rebuilding, which in turn drives premiums up. According to Statistics Canada, Canadians applied for 212,523 residential alteration and improvement permits from January to November 2021. Any type of upgrade — like finishing your basement or adding on an addition affects the overall replacement cost. So, year over year, if your replacement cost is increasing, your premiums just fall in line with replacement costs.

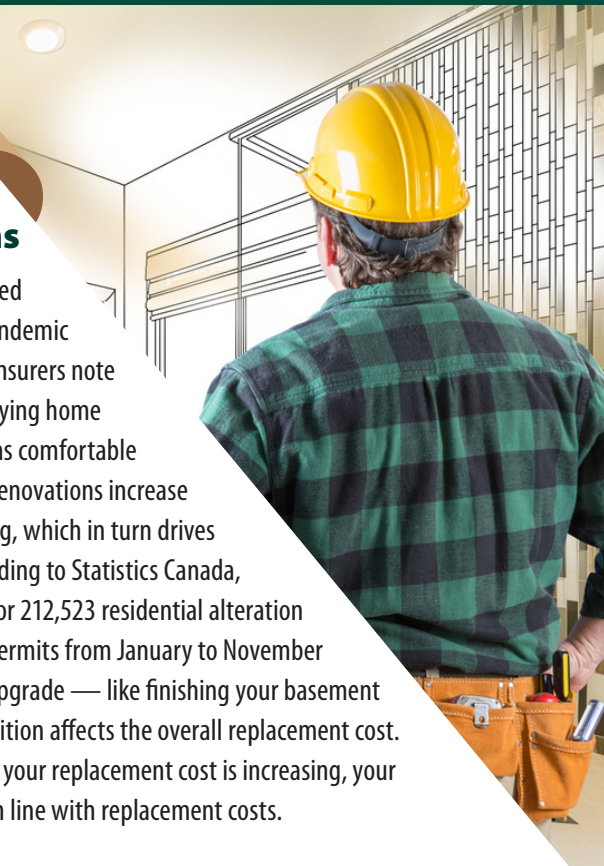
Rebuilds

Pandemic-induced supply chain disruptions, changes in consumer purchasing behaviour and now inflation have led to surges in building material costs such as lumber, which in turn drives up insurance rates. Insurance rebuilds are more expensive than original construction costs arranged through private contractors, since insurers must rebuild quickly in order to move the homeowner back into their home.

Insurers may also be paying homeowners for accommodation costs during the rebuild. Other factors include inflation costs of materials, labour shortages (try to find a contractor these days), the age of your home, postal code, and fluctuations in crime rates.

Policyholders may not be able to control rising rates, however they do have options to potentially mitigate these increases. Consider such premium savings methods as:

- Reviewing all available discounts
- Bundling or packaging your home with your car or other insurances
- Some insurers are now offering reduced rates if a “soft credit check” demonstrates good credit.



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- Higher deductibles – The higher your deductible, the lower your insurance premiums. Consider \$2500., \$5000 or even \$10,000 for maximum savings.
- Group or employer plans – Some larger companies/groups offer lower rates to their employees or members.

Ultimately, all insurance premiums - home or otherwise - are based on the claims experience of thousands or millions of policyholders combined. Anything we can do individually or as groups to help reduce claims experience benefits everyone.

COVERED OR NOT COVERED?

A high-end bicycle can easily set you back \$4,000 to \$10,000 these days. You leave yours outside the market while you dash in "for just a minute". You're fast but when you come out it's gone, stolen! Think you're insured? Ouch.

It depends. Some insurers have very low limits (or full exclusions) or high deductibles on bikes. Others have special coverage or "floaters" designed for bikes. If you have a bike (or ebike) expensive enough to hurt if it's gone, give us a call to discuss (before you start riding).

Automobile Insurance Tip

Over the years, getting your car repaired at a local body shop for insured damage meant some inconvenience and downtime. Often a rental would be arranged and, if the appropriate coverage was carried, it would be paid for by your insurer usually under the "OEF 20 – Loss of Use" coverage. Typically limits are in the \$1000-\$1500 range anticipating sufficient to pay for a rental car or commercial truck. Over the past few years things have changed. With vehicles being more advanced technologically, more difficult and costly to repair plus supply chain issues with replacement parts, we are seeing lengthy delays in getting vehicles repaired. This, combined with increasing costs for rentals may find you out of pocket if your rental costs you \$3000 and your limit is \$1500! Fortunately, loss of use coverage is inexpensive and most insurers offer higher limits for pennies a day. If there is concern or interest in getting your limit increased, call or email your broker advisor who will help you get it looked after.

Car owners score poorly on auto insurance quiz

Canadian motorists really need to understand how car insurance works. A recent poll of 1300 policyholders conducted by Ratehub.ca, focused on 10 common misconceptions around how car insurance works.

One question asked respondents whether speeding tickets from automated speed-enforcement cameras affect their car insurance. A full 60% of respondents said they do, another 16% were not sure. Tickets from these automated machines do not go against your driving record.

More than half of respondents (55%) also said car insurance follows the person, not the car. Another 14% were not sure. This is tricky as it "depends". Usually insurance follows the car and if loaned to another (non-excluded), properly licensed driver, you are "loaning" your insurance. Some sections do follow the driver such as when temporarily renting a car (needs "OEF 27") and medical/accident benefits.



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Other results included:

- 56% believe if they demonstrate bad driving behaviours such as speeding or braking suddenly while using a usage-based insurance (UBI) program, their insurance rate will increase; another 30% were not sure. This again, really depends on the insurance provider with the majority of those providing UBI not increasing premiums and only using it to reduce premiums.
- Nearly three-quarters (72%) understood they need to notify their insurer about using their car for ridesharing, deliveries or virtually any other “material change” such as commercial use. This always needs to be discussed. If you are using your car for something significantly different that has not been disclosed to your insurer, you risk not being insured.
- Two-thirds (66%) correctly believe their postal code affects their car insurance rate. This is the case, in the sense that rates are generally higher in more densely populated areas because there’s more risk of collision and theft.

Courtesy of Canadian Underwriter and RateHub

TIP:

Concerned about the **diminished value** of your vehicle following a claim? You can protect the equity in your automobile. Inquire today about the Optiom Insurance diminished value benefit. The best time to arrange this important insurance protection is now!

Car Insurance capers – Auto insurer’s Top 5 fraud cases of 2021

Last year, Manitoba Public Insurance (MPI) Special Investigation Unit (SIU) closed nearly 1,000 fraud investigations, resulting in a claims savings of about \$14 million. Every year, MPI releases its Top 5 auto insurance fraud cases based on the unique circumstances of each fraud, financial savings to MPI customers, and the investigative techniques used in confirming fraudulent activity. Here are the Top 5 for 2021:

Phony Kidnapping

After police recovered her badly damaged vehicle, a Winnipeg woman told MPI it had been stolen out of her garage. She claimed the thieves messaged her on Facebook, demanding payment for returning the car. The woman admitted she did not call police, but agreed to meet the thieves. The story went that the thieves then kidnapped her and drove around the city for hours, eventually crashing the vehicle.

In her statement, the woman confirmed she had “all keys in her possession” during the incident. However, “an examination of the vehicle’s ignition and immobilizer system conducted by MPI’s research and training department revealed that the vehicle would not run without a key inserted into the ignition.”

When presented with the findings of the investigation, the vehicle owner admitted she lied about the kidnapping. The truth was she was in the vehicle driving around with a group of people drinking and speeding around the city. They eventually crashed into another vehicle and immediately ran from the scene.

The theft claim was denied, saving MPI an estimated \$68,000.



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The Fast & Furious

The 20-year-old driver told an MPI adjuster that he had been working a lot of overtime. One night, he was driving home at about midnight and fell asleep, drove off the road and crashed into half a dozen parked vehicles.

The posted speed limit on the road was 50 km/h, with the young driver saying he was travelling 55 km/h at the time. But the extent of the vehicle's on-site damage contradicted his story. A download of the vehicle's data crash recorder indicated the vehicle was travelling at nearly 140 km/h at time of impact.

Evidence also showed that the brake pedal was not applied and seatbelts were unbuckled. Surveillance footage was taken from various locations on the travelled road, showing the vehicle was racing with another vehicle seconds before the crash.

The investigation confirmed there was a long, straight 1.6-km stretch of road where the racing took place, MPI said in the release. The road makes a left curve which one vehicle was unable to negotiate, causing it to leave the road and crash heavily into the parked vehicles.

The collision claim was denied, and MPI has begun a recovery of costs from the responsible driver. Cost savings to MPI policyholders about \$150,000.



Truckin' Along

A truck driver, was injured in a single-vehicle incident while hauling a load. Based on the extent of his injuries, he was entitled to receive income replacement benefits and personal care assistance payments.

The man told his MPI case manager that his injuries prevented him from lifting his arms above his shoulders, unable to lift heavy objects, and physically unable to drive more than 15 minutes. He also could no longer take out garbage and recycling bins, or work his regular job, the auto insurer reported.

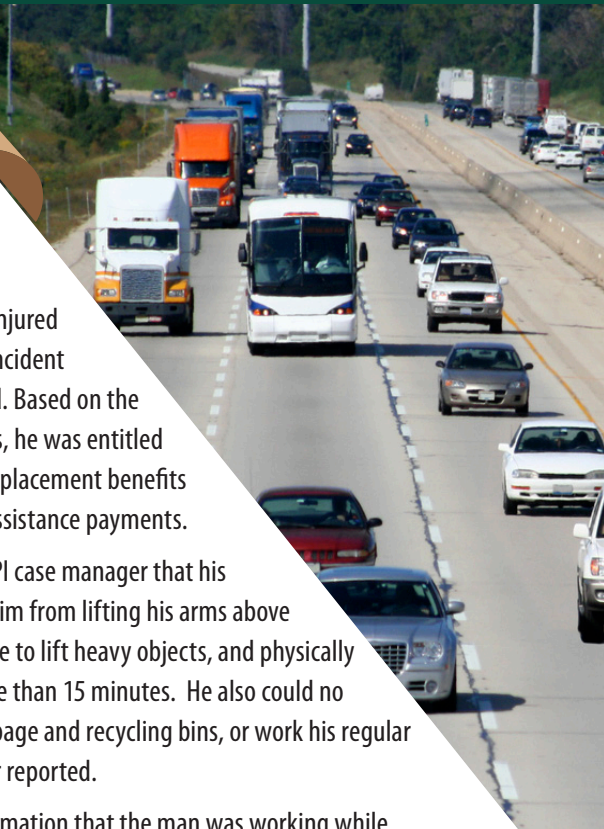
After receiving information that the man was working while still collecting benefits, MPI opened an investigation. Surveillance "conclusively showed the man was working, able to drive many hours a day and was seen carrying a number of objects, including heavy wooden crates."

MPI informed the man his benefits were being terminated. He was also charged with fraud over \$5,000 and making a false statement. The public auto insurer estimated it saved more than \$700,000 for its policyholders as a result.

Centre Stage

Two individuals opened separate collision claims, with one driver admitting he was responsible for a T-Bone collision at an intersection. However, a surveillance camera pointed in the direction of the intersection "clearly showed both vehicles slowly travelling through the intersection several times prior to the collision," MPI reported.

Surveillance also showed both vehicles deliberately positioned in a T-Bone configuration, with one car accelerating into the other vehicle, which slowly entered the intersection. When presented with the facts, one owner admitted he and his friend planned this 'staged' collision to write-off their vehicles. Savings was more than \$15,000.



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Canine Caper

A Winnipeg woman opened a collision claim, stating a dog ran onto the roadway and caused her to swerve and collide with a pole and large flowerpot on the yard of a private residence. There was significant damage to both the woman's 2020 Ford Explorer and items in the yard. The woman also provided the name of a third-party witness, who told the claims adjuster that the vehicle did swerve to avoid a dog and the woman was driving. MPI determined the driver was not at fault, resulting in no financial compensation to the property owners.

But when told of this decision, the owners of the property provided MPI with video footage of the collision "which clearly showed there was no dog running across the road, and the driver of the vehicle was male," the auto insurer said. Presented with this new information, the woman admitted to lying to protect her boyfriend who was driving and did not hold a valid driver's licence. The witness later admitted they came across the crash after the fact, and did not actually see a dog.

The collision claim was denied and MPI is seeking to recover costs from the unlicensed driver. Claims savings to MPI was nearly \$30,000 - Courtesy of Canadian Underwriter

Trends in Canadian Auto Insurance Fraud

"Re-winning" of stolen vehicles — where thieves steal a vehicle, put what appears to be a legitimate vehicle identification number (VIN) on the front dash and then sell it to an unsuspecting customer — is increasing as a disturbing fraud trend.

When this happens some will get "double victimized". When you have paid money for a vehicle and won't get that money back, then once it is determined to be stolen, the vehicle will also be seized. No money and no vehicle!

In Ontario, vehicle sellers legally need to provide a used vehicle information package that contains the vehicle and its history in the province. CARFAX also allows consumers to check VINs to ensure the vehicle history is correct and to compare electronic records and hardcopies to help make sure that the hardcopy has not been manipulated. In addition, the Canadian Police Information Centre's website allows consumers to look up VINs to see if the vehicle is on file as stolen.

Other continuing trends include rising electronic auto thefts, as more vehicles are equipped with technology like push button start, and high-end SUVs that continue to be stolen for export. Thieves can conduct 'relay attacks' by trying to intercept the radio frequency from the key fob to the vehicle and then program a new one to fit that car. To protect yourself, don't leave fobs unprotected at the front entrance of your home. Put your key fob in a metal box or a bag pouch to limit or diminish the radio frequency emitted from the fob.

There are other electronic methods we are starting to see. Probably more prevalent than relay attacks is the OBD port. This involves criminals breaking into the car's onboard diagnostic system port and programming a key fob for the vehicle then coming back later or following the driver to steal it once parked.



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Regionally, there is a variation in the types of vehicles being stolen. For example, in Ontario and Quebec, SUVs are stolen more than other types of vehicle. In Alberta, pick-up trucks are stolen more often, likely due to work involving the oil and gas and construction industries. While some vehicles are stolen to commit another crime or to be used to go for a “joyride,” many others are stolen by organized crime groups to be sold to unsuspecting consumers in Canada, exported or to be stripped down for parts that are then sold.

So beware. Just because you may not own a “target” vehicle does not mean your vehicle is safe. Make sure you take maximum precautions. Even with the finest of insurance policies, having your car stolen results in considerable aggravation and expense.

From all of us at Guthrie Insurance Brokers, have a safe and sane 2022. We are here for you today, and we will be there for you tomorrow!

Alex, Alysha, Anne, Arlene, Brendon, Corri, Daisey, Dana, Emanuela, Frances, Holly, Jeff, Jocelyn, Katie, Kristine, Maria, Matthew, Michael, Neil, Rebecca, Roman, Rose, Shaan, Vivian and Ryan



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