

## Life Insurance Fraud and Faking Your Own Death

by Ian M. Hull

When envisioning how your life will unfold within the next few years, there is one thing you likely will not plan for – faking your own death or “pseudocide”. While faking your own death may seem like an extreme measure to try to hide from problems, it is a mechanism that some use in order to gain a large windfall (e.g. insurance fraud) or to avoid having to pay off debts.

Successfully faking a death is an unlikely and extreme example of insurance fraud. The most common cases of pseudocide involve people trying to hide from debt, hide from committed crimes, or couples. Couples commit life insurance fraud when one partner will fake their own death while the other partner is alive and able to claim their life insurance policy.

In Canada, pseudocide is not illegal *per se*. There is no crime in the Criminal Code for faking your own death, although actions associated with the process, such as obtaining a false death certificate or fraud, are illegal.

One Canadian example of pseudocide took place in 2004 by Jeremy Daniel Oakley. He faked his own death in order to escape criminal charges of sexual assault and sexual interference. He did this by publishing an obituary in a Halifax newspaper stating he died in Toronto, resulting in his criminal charges being stayed. He eventually was arrested for his sexual offences in Nova Scotia.

Continued on page 2

Coming Tuesday November  
15!!!

**CPIO – ACFE**

**CYBERXCHANGE**

**CYBERCRIME & DIGITAL  
FORENSICS FORUM & AGM**

This one-day event will focus on cybercrime, how to protect yourself and your business, and what to do when it happens to you.

Expert speakers will help Fraud Examiners and Investigators navigate everything from avoiding both accidental and intentional compromise of your company's secure systems to looking at a computer forensics criminal or civil case from a defense perspective in order to ensure the best preparation of your case.

The Cyberxchange will be held at the BMO Conference Centre, 3550 Pharmacy Ave. Toronto. Breakfast, lunch and afternoon snack will be provided.



**Register Today!**

## Community Partner Update

At the ACFE Toronto Chapter, we like to keep up-to-date on what our Community Partners are doing. If any of our members know of anything new taking place with any of our Community Partners please send email us [acfe.toronto@sympatico.ca](mailto:acfe.toronto@sympatico.ca).



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...Continued from page 1



This month, a book is set to be released entitled *Playing Dead: A Journey Through the World of Death Fraud*. This book is written by Elizabeth Greenwood and documents her personal journey investigating the fake death “industry” and how easy it would be to fake her own death and escape a \$100,000.00 student loan. One highlight from this book involved the author purchasing a death certificate on the black market in the Philippines, stating she died in a car accident in Manila.

The book outlines just how far individuals may go in order to claim on life insurance policies, and interviews individuals who have tried. In one case, a couple used and cremated the body of a “local drunk” from the Philippines in order to get a death certificate immediately rather than wait for the payout from the insurance company years down the road. As per Elizabeth Greenwood, “you can go into any city morgue in almost any developing country, ask to see the unclaimed bodies, and cry...they’ll be happy to get a body off their hands.”

Another case in the United States involved a man faking a drowning in order to attempt to collect a policy worth \$410,000.00. The perpetrator’s ex-wife eventually tracked him down through his e-mails. In another case, a man was caught for faking his own death when he repeatedly checked a website that was based on his disappearance.

While pseudocide is not common and is usually unsuccessful, it is a small and interesting branch of fraud.

Thank you for reading.

Ian M. Hull

### About the Author

**Ian M. Hull** co-founded Hull & Hull LLP with his father, Rodney Hull, in 1998. Ian is a lecturer at the Ontario Bar Association and guest lecturer for the Canadian Bar Association and the Law Society of Upper Canada. Ian is also the author on numerous articles and has written multiple books on estate law issues. Ian has an LL.B. from the University of Windsor and an Honours B.A. from the University of Western Ontario. He was called to the Bar in 1990. He is a certified Specialist in Estates and Trusts and Civil Litigation, a Fellow of the American College of Trust and Estate Counsel and a member of the Society of Trust and Estate Practitioners. Ian is continuously the recipient of many awards, including Best Lawyers International, LawDay and Lexpert.



Ian M. Hull



## The Annual Canadian Fraud Conference Returns home to Toronto!!!

Once again the Association of Certified Fraud Examiners is bringing the Annual Canadian Fraud Conference home to Toronto. The 23<sup>rd</sup> edition of this premier conference is set to take place in 2017.

This conference, geared towards the needs of the Canadian CFE, is by far the most comprehensive and informative program available.

The conference will include two and a half days of workshops, presentations by distinguished fraud professionals and countless opportunities to network with other CFEs from across the country and around the world. We are so very proud to be part of this prestigious program returning home to the greatest city in Canada! Stay tuned for exact dates!!!



### Career Corner

If you have a position you would like posted email us at [acfe.toronto@sympatico.ca](mailto:acfe.toronto@sympatico.ca).

"Nothing is easier than to denounce the evil doer;  
Nothing more difficult than understanding him."

~ Fyodor Dostoevsky



### Convicted fraudster 'Dr. Love' charged after Toronto woman defrauded of \$10K

Police say a 52-year-old convicted fraudster from Vaughan, Ont., known affectionately as "Dr. Love," has been charged after a Toronto woman was defrauded of \$10,000 in an international scheme that may have also targeted charities across North America. [Read More](#)

### Former notary who masterminded Ponzi scheme to steal millions gets 6 years in prison

A former notary public and prominent person in the South Asian community, who masterminded [a \\$100-million Ponzi scheme involving at least 200 investors](#), has been sentenced to six years in jail on Wednesday. [Read More](#)

### Winnipeg man charged after tip sparks probe into alleged immigration fraud

A Manitoba man is facing charges for allegedly committing fraud and acting as an unauthorized immigration consultant. [Read More](#)

### Brampton man charged in romance and painted money fraud investigation

York Regional Police have laid charges against a 41-year-old man in a "classic romance scam" that left a Vaughan woman defrauded of \$30,000. [Read More](#)

### Ontario man charged with fraud over alleged Tragically Hip ticket scam

A Kingston man sent \$1,200 to a seller advertising four Tragically Hip tickets on Kijiji, but says he never got the tickets. [Read More](#)

### Calgary woman charged with fraud for allegedly faking she had cancer

Jennifer Halford has been charged with fraud after police say she raised money to help her fight the cancer she never had. [Read More](#)



## Connect on LinkedIn

Did you know the ACFE Toronto Chapter has a new LinkedIn group? Find lots of great connections, articles, discussions, postings. Just go to LinkedIn ACFE Toronto Chapter page by clicking [here](#) and ask to be connected to be a part of this lively site.

## Your Board of Directors

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## About the ACFE

The ACFE is the world's largest anti-fraud organization and premier provider of anti-fraud training and education. Together with more than 70,000 members, the ACFE is reducing business fraud world-wide and inspiring public confidence in the integrity and objectivity within the profession. Visit [www.acfe.com](http://www.acfe.com) for more details.

## Upcoming Events:

### October 25, 2016 – ACFE – Toronto Chapter presents – Dinner Meeting:

“Where have all the Fraudsters Gone”

Speaker: Ross Dunsmore has been advising employers and litigating the termination of bad employees for over 40 years. He is one of the most experienced employer counsel in the country.

Venue: Royal Canadian Military Institute (RCMI), 426 University Avenue, Toronto

5:30 – 6:15 pm registration, networking and dinner

6:15 – 7:15 pm presentation and Q&A

More Information and Registration



November 8, 2016 IIA Toronto presents – Preparing for 2017 – What to consider for planning and reporting

Speaker: Sylvia Kingsmill, Partner, Enterprise Risk Services, Deloitte

Venue: The Albany Club - 91 King Street East; Toronto, ON M5C 1G3

8:00 – 10:00 am

More Information and Registration



November 15, 2016 ACFE Toronto and CPIO presents – Cyberxchange

More Information and Registration