

PEEL REGIONAL POLICE
Applicant

And

CONSTABLE LUIGI CANTISANO
Respondent

Adjudicator:
Maureen Helt

Appearances:

Heard:

Date of decision:
January 27, 2026

Length of decision:
6 pp.

Statutory citations:
Community Safety and Policing Act, 2019, S.O. 2019, c. 1, Sched. 1, ss. 195(a), 202(1),
202(8), 202(9)3
Criminal Code, R.S.C. 1985, c. C-46, s. 380(1)(b)
O. Reg. 404/23, s. 21(2) ; O. Reg. 407/23, s. 10(1)

UNDERMINE PUBLIC TRUST - False medical/dental benefit claims - During three-year period respondent submitted over 46 false claims to insurer under employment benefits plan - Respondent breached s. 10(1) of Code of Conduct, O. Reg. 407/23 - Misconduct admitted - Pre-hearing conference adjudicator issuing order including settlement agreement.

CRIMINAL OFFENCES - Fraud - Respondent arrested for fraud under \$5,000 after insurance audit uncovered 46 false claims for insured benefits - Respondent completed adult pre-charge diversion program - Allegation of Undermine Public Trust, contrary to Code of Conduct, admitted - Parties entering into settlement agreement - Settlement agreement incorporated in consent order of pre-hearing conference adjudicator.

SETTLEMENT - False claims for insured benefits - Respondent pled guilty to breaching s. 10(1) of Code of Conduct - Parties entering into settlement agreement including agreed penalty of demotion - Respondent to make full restitution to police service.

DISCIPLINARY PENALTIES - Demotion - Breach of Code of Conduct, s. 10(1) - Respondent submitted numerous false claims for medical/dental expenses over three-year period - Misconduct admitted - Settlement agreement reached by parties included respondent's undertaking to make full restitution and agreed penalty of four-month demotion from First Class Constable to Second Class Constable, with return to rank on the basis of satisfactory work performance - Consent order of pre-hearing conference adjudicator incorporating settlement agreement.

Summary of Reasons for Decision

The respondent, Constable Cantisano, and his dependents were covered under an insured employment benefits plan, provided through Sun Life Insurance to members of the Peel Regional Police service. The respondent's spouse, A.B., worked for a private company whose benefits provider was also Sun Life. On December 4, 2024 A.B.'s Sun Life account was selected for an audit. The investigator discovered false claims submitted to A.B.'s Sun Life account over a four-year period.

The matter was referred to the service's Professional Standards Branch. The Peel Regional Police investigation found 3 false claims which had been submitted to Cst. Cantisano's benefits plan under his name, as well as 43 false claims submitted to Cst. Cantisano's benefits plan under A.B.'s name. Some of the false claims were for services not actually provided, and some were for full payment to both Cst. Cantisano's and A.B.'s accounts. The total amount of false claims was \$4996.52.

On July 16, 2025 Cst. Cantisano was arrested for fraud under \$5,000, contrary to s. 380(1)(b) of the *Criminal Code*. On August 18th he completed an adult pre-charge diversion program.

The PRP alleged that the respondent committed one count of misconduct, Undermine Public Trust, contrary to s. 10(1) of the Code of Conduct, O. Reg. 407/23. A pre-hearing conference adjudicator was appointed to hear the service's application under s. 202(1) of the *Community Safety and Policing Act, 2019*. The parties entered into a settlement agreement which the pre-hearing conference adjudicator included in her consent order. Pursuant to the settlement agreement, the respondent acknowledged that he breached s. 10(1) and thus committed misconduct. In accordance with the parties' agreement, the respondent undertook to make full restitution to the service, in the amount of \$4996.52. The parties also agreed that Cst. Cantisano would be demoted for a period of four months from First Class Constable to Second Class Constable, with return to rank thereafter on the basis of satisfactory work performance.

Authorities cited
