



Questions and Answers

1. What is WCLC doing to ensure players always receive their correct prize?

- Installing new terminals that make a sound when a winning ticket is validated (cha ching woohoo!) so customers know immediately that they have won a prize.
- Installing 19 inch customer display monitors that face the customer and display whether their ticket is a “winner” or “non-winner” and any prize amount won. The prize amount appears in the bottom 20% of the screen.
- Increasing the number of self-serve ticket checkers so that every retail location has one.
- Making it mandatory that tickets be signed before they are checked through the terminal.
- Making it mandatory that Retailers return the Validation Slip generated by the terminal whenever a ticket is checked.
- Introducing an extensive consumer awareness campaign to encourage players to protect their ticket by signing it, checking it after the draw and always getting their validation slip
- Enhancing the review of all Retailer prize claims of \$1,001 or more.
- Enhancing consumer complaint procedures – computerizing and centralizing the handling of complaints - to ensure they are properly logged, tracked and resolved and proper documentation is maintained.
- Enhancing communication to players so they are aware of our 1-800 complaint line and know they can call with any prize concerns.



2. Have retailers in WCLC's jurisdiction claimed prizes that belonged to players?

- No evidence of retailer wrongdoing was found.
- There were no consumer complaints related to any retailer major prize claim
- All claims were paid in accordance with the Lottery's Rules and Regulations, which means:
- There was no competing interest or irregularities associated with any of the claims.

3. Does that mean players in our region cannot be taken advantage of by unscrupulous retailers?

- No – theft is a reality in society. There is no reason to believe that ANY industry is immune.
- Ernst & Young's findings support WCLC's position that the vast majority of retailers are honest.
- WCLC has strengthened its preventative measures to provide even greater security to our consumers and will also implement the additional recommendations from Ernst & Young.
- WCLC will always thoroughly investigate any allegation of wrongdoing and, if necessary, involve the police.



4. Do retailers win more often than statistically they should?

- Ernst & Young reviewed data over time and over games and didn't see a consistent pattern of retailer win rates exceeding the expected win rate
- From year to year, win rates were random - sometimes higher than expected, sometimes lower. This fluctuation is to be expected if retailers, or the general public, are winning at the expected rate.
- The expected retailer win rate for the three-year period reviewed was 3.57 percent and the rate found in Ernst and Young's review came in marginally higher, at 4.16 percent - about half a percentage point off the expected win rate.
- The average numbers were small – only 22 claims per year over the three provinces and three territories - only 2 to 3 less claims per year would bring the retailer win rate within range.

5. How accurate an indicator is the retailer win rate?

- Ernst & Young consider the “retailer win rate” to have limited value. They point out that the variables that go into retailer win calculations are estimates and cannot be verified.
- Retailers' participation and spend rates are higher than the general public – due to their awareness of and proximity to the games and tickets. Research conducted in Ontario, Saskatchewan and B.C. indicates a retailer spend rate of 1.9 times that of the general public.
- There is also an assumption that 75% of the general adult population has played the lottery in the past year. But this number does not distinguish between players who buy one ticket a year and those who play regularly.



6. There have been suggestions of retailer fraud in several other regions – what makes WCLC different?

- Wrongdoing can occur in any industry or region.
- That's why WCLC is introducing additional protections for our players during the prize claim process.

7. How can someone legitimately win more than \$1,000 ten or more times over a three year period?

- Multiple winners on our games are not unusual, especially on daily games like PICK 3 and SPORT SELECT that are available 364 days a year and have better odds of winning.
- Multiple wins are not an indication of wrongdoing
- Ernst & Young found the vast majority of multiple winners were consumers; however there were 7 retailers with 10 or more wins during the three year period.
- Most, and in some cases all, of the multiple wins came on the daily games.
- No consumer complaints corresponded to any of these prizes.
- Retailers who play these games have the same chance of winning as any other player.
- Every retailer win over \$1000 is investigated.



8. Why has some of your consumer complaint file documentation been incomplete?

- Past procedures were different. It was acceptable to look something up for a player and provide the results verbally. If the player was satisfied, additional paperwork that included the complaint resolution was not necessarily maintained. This is no longer sufficient, especially if we want to look back at complaints.
- New policies are now in place to ensure complete documentation is maintained for all complaints.
- WCLC also now has computerized consumer complaint tracking system and new administrative procedures regarding the handling of all complaints.

9. There were six cases identified over a 4.5 year period where the consumer may or may not have received the correct prize. Were these taken from a sample group of files? Could there have been more?

- They were not from a sample group. These six were from the entire group of 849 complaints in WCLC's files over 4.5 years. There were not more.
- They were not cases where the claimant did not receive the correct prize, but rather where there was not enough documentation to determine whether they had or had not.
- These 6 prize amounts were for small amounts: four \$2 prizes, one \$20 prize and one which was filed by a lottery retailer who discovered a \$162.20 overage when reconciling his cash.



10. What can I do as a player to ensure that I always receive the correct prize?

- Sign your ticket
- Check your numbers through newspapers, the internet, winning numbers phone line, or winning numbers list at retail.
- Use self-serve ticket checkers where available (are being expanded to include all locations).
- The introduction of new terminals and Customer Display Units has begun. If you check your tickets at retail, pay attention to the terminal sound and watch the customer display screen to see what prize, if any, you have won.
- Always get your validation slip
- If you have any concern about your prize payment, call WCLC 1-800-665-3313.