

Committee(s)	Dated:
Economic Crime Board	2 February 2018
Subject: Q3 National Lead Force: 2017/18 Performance Report	Public
Report of: Commissioner of Police Pol 14-18	For Information
Report author: T/Commander Dave Clark	

SUMMARY

This report outlines the quantitative and qualitative performance of City of London Police as the National Lead Force for Fraud for the period Apr 2017 – Dec 2017 (YTD). Where data is available this performance has been compared against the same period for the previous year (PYTD).

Pursue

- **5%** increase in the number of crimes reported to Action Fraud compared with the PYTD.
- **21%** decrease in the number of crimes with viable lines of enquiry identified for dissemination to police forces.
- **68%** increase in outcomes reported.
- **11%** increase in disruption requests.
- At the end of December 2017, CoLP was managing **209** live investigations
- ECD is currently managing **36** OCGs - **2** OCGs were disrupted within Q3.

Protect

- Overall satisfaction with products and alerts issued by the NFIB is **96% (525/547)**, a **2%** decrease compared with the PYTD. Highest levels of satisfaction are registered in relation to how alerts are “informative” and “relevant”.
- **10** national protect events coordinated with a combined reach of **350** individuals. Social media messaging aimed at providing cyber protect advice to small businesses achieved over **13m** views and reached **4.8m** people.
- Continued increase in both Action Fraud Facebook and Twitter followers.

Prepare

- **57** courses delivered by the Economic Crime Academy attended by **758** delegates, amounting to **2,569** training days delivered.
- **99%** delegate satisfaction with the attended courses.

Victim Service

- **78%** (78/100) of respondents registered overall satisfaction with the service provided by ECD officers in the last 12 months (Jan 17 – Dec 17).
- Action Fraud complaints via PSD (**126**) were **0.04%** of crime and information reports received in the same period (**310,080**).

RECOMMENDATION

It is recommended the Board note this report.

MAIN REPORT

1. BACKGROUND

This report outlines the quantitative and qualitative performance of City of London Police as the National Lead Force for Fraud for the period Apr 2017 – Dec 2017 (YTD). Where data is available this performance has been compared against the same period for the previous year (PYTD).

The report is divided into four areas:

- ***Pursue*** – to reduce the economic crime threat through the coordinated investigation of the individuals or groups engaged in economic crime and the disruption of their activities
- ***Protect*** – to strengthen the protection of individuals, communities, systems and infrastructure against economic crime
- ***Prepare*** – to reduce the impact of economic crime by dealing effectively with the ongoing criminality and future threat.
- ***Victim Service*** – to maximise victim service and satisfaction.

2. PURSUE

2.1 National Outcomes

During Q3 2017/18, there has been a **5%** increase in the **number of crime reports** that have been made to Action fraud with **218,571** recorded YTD compared with **207,599** PYTD. This increase can be attributed in part to the continued awareness and greater understanding of the Action Fraud reporting system.

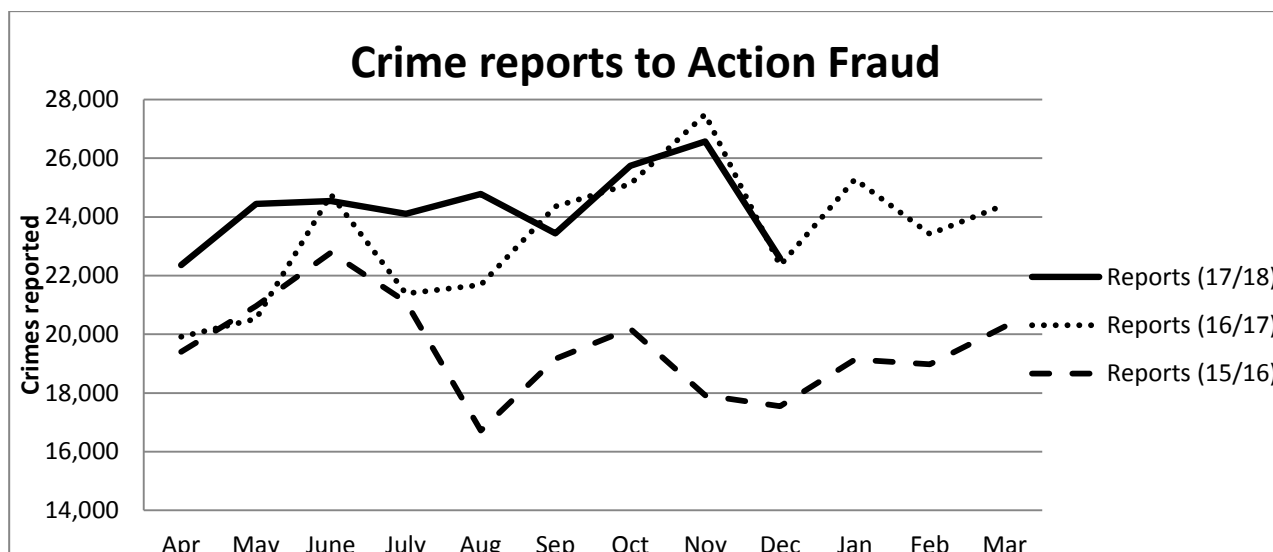
Despite the increase in crime reports there has been a **19%** decrease in the number of **crime reports reviewed** by the NFIB with **86,306** YTD compared with **93,116** PYTD. There has resulted in a **21%** reduction in the number of disseminations to forces during the third quarter with **40,736 crimes disseminated** compared with **51,688** during the previous year. While the department has filled the majority of vacancies that have been affecting performance to date, new staff are still undertaking training which impacts on the productivity of the reviewers providing the training.

During the same period there has been a significant increase in the number of outcomes reported. YTD there have been **46,266** outcomes reported compared with **27,587** PYTD, amounting to a percentage increase of **87%**.

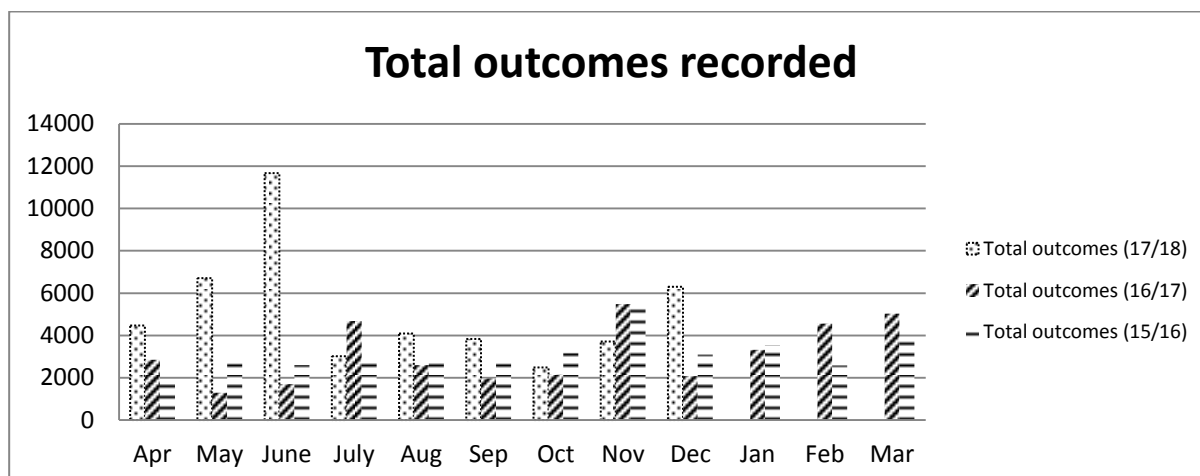
The table below shows a comparison of crimes reported, disseminations and recorded outcomes at the quarter 3 YTD point for the past three years.

	Q3 - 15/16 YTD	Q3 16/17 YTD	Q3 - 17/18 YTD	16/17 - 17/18 change
Crime reports to Action Fraud	175,815	207,599	218,571	5% ▲
Disseminations	57,731	51,688	40,736	21% ▼
Judicial outcomes	7,621	6,805	7,326	8% ▲
Non-judicial outcomes	19,414	20,782	38,940	87% ▲
Total outcomes	27,035	27,587	46,266	68% ▲

The graph below shows the number of crime reports made to Action Fraud by month over the last three financial years.



The chart below shows the total number of recorded outcomes by month over the last three financial years.



2.2 National Disruptions

There has been an **11%** increase in the total number of disruption requests made during Q3 with **141,197** compared with **127,267** during Q3 PYTD.

Despite a **16%** decrease in the number of website disruptions confirmed during Q3 YTD, when compared to Q3 PYTD, a potential future saving of **£27,231,914** can be attributed to the **615** confirmed website disruptions.

Disruptions requests	Q3 - 2016/17 YTD	Q3 - 2017/18 YTD	% Change
Website	734	615	16% ▼
Bank accounts	30,256	39,793	31% ▲
Telephone	96,277	100,789	5% ▲

Total	127,267	141,197	11% ▲
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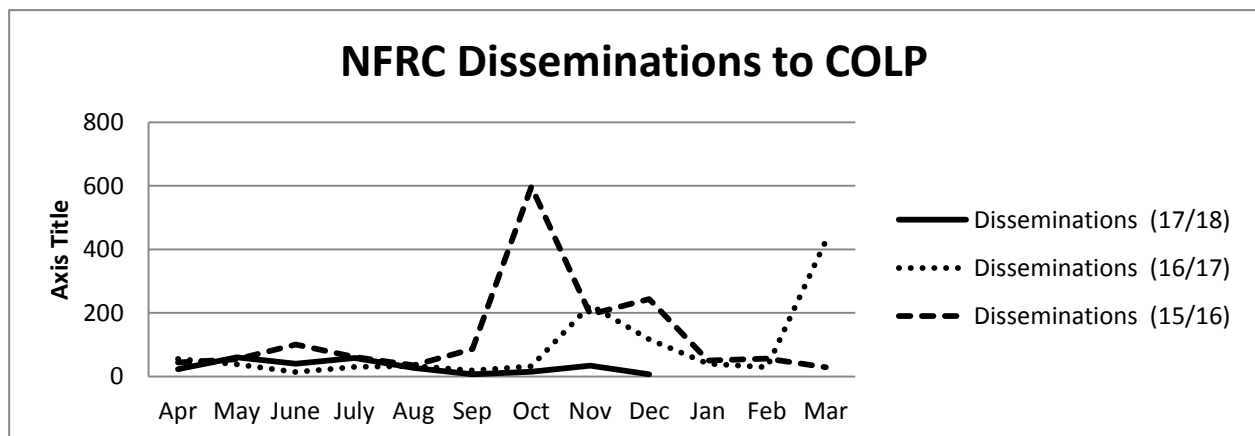
2.3 City of London Police Outcomes

During 2017/18 there has been a **48%** decrease in the number of crime disseminations received for investigation by the Fraud Teams. During this same period there has been an **84%** decrease in the number of recorded outcomes reported. This is in part due to large numbers of vacancies in the fraud teams. Proactive work to raise the understanding of outcome recording within operational units and to ensure all historic investigations containing multiple NFRCs are accurately recorded, continues.

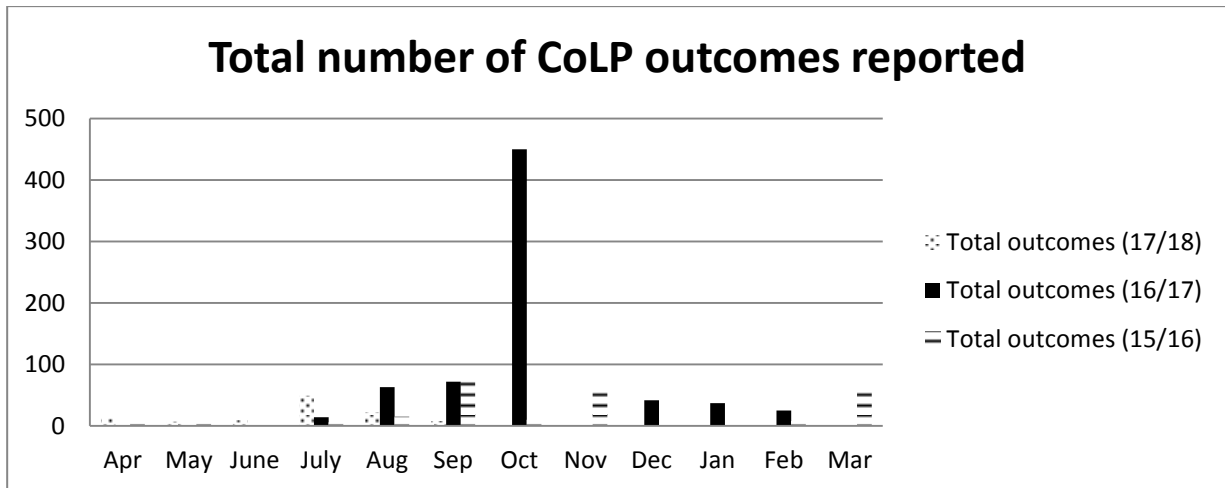
The table below shows a breakdown of dissemination and recorded outcomes for the last three years.

	Q3- 2015-16 YTD	Q3 2016-17 YTD	Q3 2017-18 YTD	16/17 – 17/18 Change
Disseminations	1,352	523	271	48% ▼
Judicial outcomes	121	449	34	92% ▼
Non-judicial outcomes	66	195	66	66% ▼
Total outcomes	187	644	100	84% ▼

The graph below shows the number of disseminations made to CoLP by month over the last three financial years.



The chart below shows the total number of recorded outcomes by month over the last three financial years.



2.4 OCG Disruptions

At the time of reporting, ECD was managing **36** active OCGs. During Q3 2017/18, **2** new OCGs have been mapped and **2** disruptions have been recorded. One concerned Op Delaware, in which 5 suspects were arrested. In this instance the disruption prevented OCG from operating within UK but they remain active in Europe. The second disruption concerned Op Mulgrave, in which two suspects were charged and subsequently received custodial sentences.

2.5 NLF Referrals

YTD **19** NLF investigations have been formally referred to CoLP. **14** have been accepted¹, for investigation/ further scoping or to provide assistance, **1** has been referred to another agency (Op Falcon). A further **4** referrals are currently under fraud hub assessment.

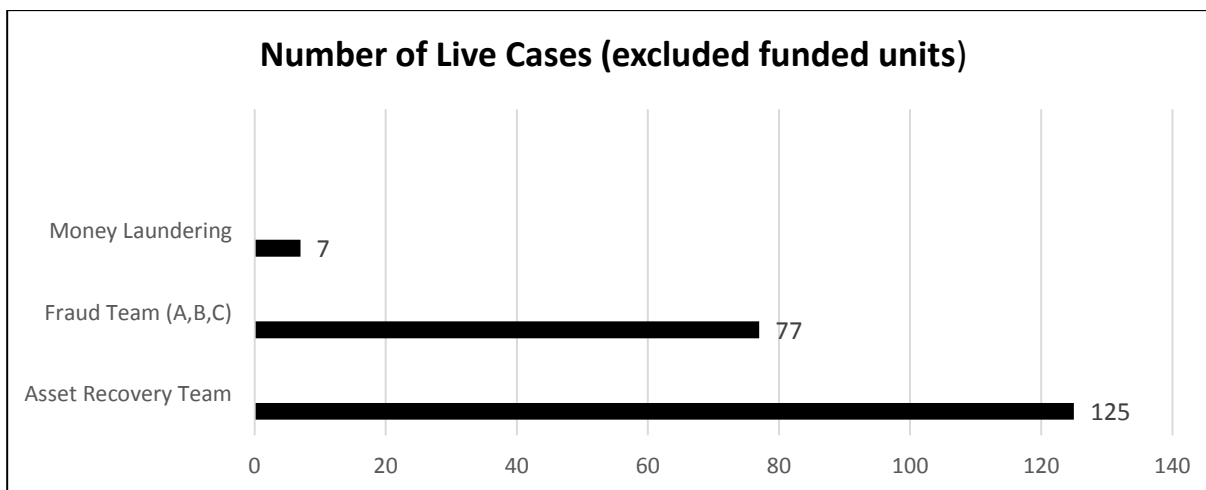
In addition to the NLF referrals, the fraud desk has received **19** referrals for City based fraud (**14** have been accepted and **5** are still under fraud desk assessment).

2.6 Case Volumes²

The chart below illustrates the numbers of live cases being investigated by CoLP's Fraud Teams (excluding funded units) as at the end of December 2017. At present there are **209** live investigations.

¹ An initial assessment of NLF cases referred for investigation is undertaken by COLP's Fraud Desk. Where appropriate, cases are then placed within an investigation team for further scoping to provide sufficient information for an acceptance decision. Assessment of referrals can be both lengthy and resource intensive but is necessary to ensure investigative resources are effectively deployed.

² The investigations are categorised into CoLP cases and NLF cases. CoLP cases are those investigations into matters occurring within the jurisdiction of the square mile and NLF cases are those cases which have satisfied the NLF cases acceptance process. A majority of CoLP cases have a national or complex element to them and such factors would constitute a NLF enquiry. Overlap between the categories of CoLP and NLF is often due to international enquiries, possible threats to the UK economy, and high volumes of victims and complexity of enquiries. This excludes investigations undertaken by funded units, namely the Insurance Fraud Enforcement Department, Police Intellectual Property Unit, Dedicated Card and Payment Crime Unit.



3. PROTECT

3.1 Quality and reach of protect alerts

CoLP aims to collect feedback from online surveys to determine the quality and impact of the protect alerts, whilst identifying opportunities for improvement. During Q3 feedback through targeted alerts achieved an overall satisfaction of **96% (329/341)**.

2016/17	2016/17 YTD	2017/18 YTD	Change
% of recipients satisfied with alerts	98% (165/168)	96% (525/547)	2% ▼

At the time of completing the survey recipients are also encouraged to provide feedback to help the continuous improvement of the products alerts created. To support the overall satisfaction of the products and alerts the following categories are measured and results compared against Q3 16/17 satisfaction.

2016/17	2016/17 YTD	2017/18 YTD	YTD Change
Informative	98% (166/168)	97% (528/547)	1% ▼
Relevant	97% (163/168)	91% (496/545)	6% ▼
Timely	89% (148/166)	85% (465/545)	4% ▼
Clear	99% (167/168)	93% (508/547)	6% ▼
Actionable	88% (146/165)	77% (421/545)	11% ▼

To increase the reach of alerts CoLP uses additional platforms, such as the neighbourhood alerts service which currently has **479,903** contactable users.

3.2 Social Media

Action Fraud has continued to deliver and increase its digital reach during the third quarter of 2017/18, implanting several key pursue and protect messages. In order to achieve the greater reach Action Fraud has achieved an increase in both Twitter and

Facebook followers, whilst there has also been an increase in the number of crime and information reports received online.

Action Fraud currently has:

- **42,300** Twitter followers
- **42,015** Facebook Likes (followers)

Key social media messaging disseminated by Action Fraud within Q3 has included;

- Graphics and videos explaining how to beat investment fraud with the hashtag *#BeatTheBoilerRooms*. This messaging included links to a press release on the Action Fraud website.
- A warning message concerning a WhatsApp voucher scam received over 1.6k re tweets and 13.5k shares on Facebook. This message was identified as one of the most popular Action Fraud posts to date. This messaging directly influence articles published by the BBC, Mirror, Independent and Daily Mail. The message was also shared on the Lad Bible's Facebook page which has a 30.5 million plus following.
- A Cyber Protect *#ransomware* campaign. This campaign focussed on providing helpful information and guidance relating to how SME's can protect themselves against ransomware.
- A series of messages were distributed that raised awareness and understanding relating to how one can protect themselves from fraudsters during the Black Friday and Cyber Monday retail events.
- A Christmas campaign designed to encourage members of the public to stop and think about their actions during a period of the year where rash decisions are typically made with regards to shopping or celebrating the festivities. The campaign was launched with a feature video and several graphics that provided a brief description of different fraud types prevalent around the festive period. The campaign was supported with national and local media coverage, including quotes and appearances from Commander Clark and Pauline Smith (Head of Action Fraud) respectively.

3.2.1 Media stories

Within December a number of media outlets referenced Action Fraud as a central point for reporting fraud in relation to some high profile fraud offences and crime prevention advice.

The Financial Times and The Times published coverage of the City of London Police's Op Mass which targeted boiler room investment fraud in the City. The force was quoted as saying that "scammers offering so-called binary options, an unregulated form of financial gambling, had cost victims nearly £60 million in losses and the product was a "growing problem" ". Binary options effectively allow bets on the movement of a financial asset, such as a currency or a share, over periods of time as short as five minutes.

The Times and the Barry and District News published coverage of an IFED case in which nine men were sentenced for orchestrating a bus crash. Seven bus passengers and a car driver have been convicted of what is thought to have been Britain's biggest single crash-for-cash insurance fraud. The men claimed to have been injured when a car ran into the back of a bus in Ely, near Cardiff.

PIPCU launched a campaign to warn consumers that 'there's more at stake when it's a fake' and that buying counterfeit goods online carries a risk of ID fraud. The campaign received coverage in the following outlets: Sky News Yahoo News International Business Times The Mirror Online MSN News The Sun The Irish Sun Lancashire Evening Post West Sussex County Times Peak FM Burnley Express Tamebay Shoreham Herald Bike Biz The Register Info Security Magazine World Trademark Review Securing Industry Wired Gov True Viral News

3.3 Protect Campaigns and Events

During the last quarter the cyber protect unit have taken part in **10** protect events with both the public and partner industries. Through these events we have been able to engage with over **325** individuals. This included,

- Coordinating with the NCSC and ROCUs to locally support the small business bus tour at multiple locations throughout the UK. The cyber protect unit attend the London events promoting the NCSC small business guide.
- During October we worked in coordination with Cyber Protect Officers and the ROCUs to deliver presentations to Lloyd's Banking employees and customers across the UK.
- Attending an open day at Westminster Kingsway College where we engaged with over **150**, 16-18 year old's to provide protect advice.

The Ransomware phase 2 campaign was launched in October 2017 with the goal to deliver tailored protect advice to small businesses in the UK. The campaign was supported by both government agencies, police forces and private sector partners. Over **13m** views on social media were achieved which and reached **4.8m** people.

4. PREPARE

4.1 Economic Crime Academy (ECA)

Q3 year to date the ECA has provided **57** courses that have been attended by a total **758** delegates. This amounts to an increase of **128** delegates attending course compared to the PYTD (a **20%** increase).

Delegate satisfaction has remained consistently high with **99%** (547/553) of respondents registering satisfaction. Currently this is **2** percentage points higher than at the same point of the previous year when the satisfaction rate was **97%**.

	Q3 -2016/17 YTD	Q3 -2017/18 YTD	% Change
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Total courses	61	57	6% ▼
Total course delegates	630	758	20% ▲
Total delegate days delivered	2459	2569	5% ▲
Delegate satisfaction	97%	99%	4% ▲

4.2 National force engagement

Banking Protocol

The Banking Protocol, developed as a partnership between the finance industry, police and Trading Standards, enables bank staff to contact police if they suspect a customer is in the process of being scammed, with an immediate priority response to the branch. As at November 2017, the banking protocol has been rolled out in **42** police forces resulting in **1,437** emergency calls placed and responded to, **£11.5m** in prevented fraud and **116** arrests. All police forces in the UK (including Scotland) will have launched the banking protocol by 5 March 2018.

HMIC Fraud Review/Inspection

CoLP is working with HMIC to design a thematic inspection for fraud which will be undertaken in Q1 of 2017/18. 10 forces, including Essex, Sussex, Avon and Somerset, have been provided with peer support in preparation for the inspection.

5. VICTIM SERVICE

5.1 Action Fraud reporting satisfaction

During the Q3 YTD (Apr – Sep) **7128** victims completed the online Action Fraud reporting satisfaction survey. YTD **73%** (5194/7128) of recipients have registered satisfaction with the reporting tool, **18% (1259/7128)** stated they were neither satisfied nor dissatisfied and **9%** (675/7128) registering dissatisfaction.

5.2 Action Fraud Complaints

126 complaints were received via PSD for the Q3 2017/18 YTD period (compared with 131 PYTD) relating to Action Fraud. This is **0.04%** of crime and information reports received in the same period (**310,080**). The most common cause of complaint remains lack of investigations with **82** of the **126** complaints relating to this.

A total of **123** complaints were concluded in the period. All complaints are responded to in writing. Complainants who have reported dissatisfaction with the fact that their crime will not be investigated are provided with an explanation as to how the decision was made and ultimately why an investigation is not possible at this time. Management are aware of the high proportion of complaints relating to lack of investigation and efforts are being made to mitigate dissatisfaction. This includes increased awareness surrounding the Action Fraud process as well as providing all victims with fraud prevention guidance.

Additionally **125** correspondence letters including MP letters were received during the same period.

5.3 CoLP Economic Crime Directorate victim satisfaction – All departments

To improve the interpretation and understanding of trends all quarterly survey results have been presented covering a rolling 12 month period. This will mean that the most recent reporting period will relate to January 2017 to December 2017. In total **103** respondents have completed the survey during the current reporting period compared with **116** during the previous period. This amounts to a decrease of **11%**.

At the time of reporting only top level headline figures are available relating to the most recent survey.

During this (rolling 12 month) period **78%** (83/100) of recipients stated satisfaction with the overall service provided by ECD officers. This satisfaction rating represents the first increase (5%) since victim satisfaction has been reported using a rolling 12 month format.

It is worth noting that during current quarter **100%** (7/7) of recipients were happy with the overall service, which represents a **12%** increase compared to the previous quarter. With respects to satisfaction with the initial contact, **86%** (6/7) of recipients were happy with the service, which is a 14% decrease compared to the previous quarter.

Each period covers a rolling year	Jan 16 - Dec 16	Apr 16 – Mar 17	Jul 16 – Jun 17	Oct 16 – Sep 17	Jan 17 – Dec 17	% Change Oct 16 – Sep 17 vs. Jan 17 – Dec 17
Overall satisfaction with ECD officers' service	73% (96/131)	73% (107/147)	73% (135/185)	73% (83/113)	78% (78/100)	5% ▲
Satisfaction with initial service	77% (101/132)	75% (110/147)	73% (138/188)	72% (83/116)	73% (75/103)	1% ▼
Satisfaction with outcome of investigation	49% (49/101)	45% (46/102)	41% (45/109)	49% (30/61)	53% (25/47)	4% ▲

6. APPENDICES

- Appendix 1 – Key Performance Indicators
 - PP measures – measures set by the Policing Plan committee
 - DP measures – measure set by the Economic Crime Directorate

T/Commander David Clark

City of London Police

Tel: 020 7601 6906

Email: D.Clark@cityoflondon.pnn.police.uk

**Economic Crime Board - For information
National Lead Force: Q3 – (Oct – Dec) 2017/18 Performance Report**

APPENDIX 1 – KEY PERFORMANCE INDICATORS

VICTIM SATISFACTION	
<p><u>The percentage of victims of fraud satisfied with the overall service provided by ECD officers</u></p> <ul style="list-style-type: none"> • Satisfactory (S): Cumulative performance to be within 2.5% or higher than the Apr 14 - Mar 17 cumulative satisfaction rate of 71% with the overall service provided by ECD officers. This would therefore allow for a satisfaction rate of 69%. • Close monitoring (CM): Cumulative performance below the Apr 14 - Mar 17 cumulative threshold or continued negative trend. Requires Action (RA): Continued cumulative performance below the Apr 14 - Mar 17 cumulative threshold, with limited signs of improvement. <p>Cumulatively since the surveys inception in 2014, 73% (384/526) of victims have stated that they are satisfied with the service provided by ECD officers throughout their investigation. The percentage remains unchanged compared to the previous quarterly reporting position.</p>	S
<p><u>The percentage of victims of fraud who are satisfied with the Action Fraud reporting service</u></p> <ul style="list-style-type: none"> • Satisfactory (S): Monthly performance to be within 2.5% or higher than the 17/18 YTD average. • Close monitoring (CM): Monthly performance below the 17/18 average threshold or continued negative trend. Requires Action: Continued monthly performance below the 17/18 average threshold, with limited signs of improvement. <p>YTD 73% (5194/7,128) of victims registered satisfaction with the online reporting service. This is a new measure which has returned a consistent satisfaction outcome since it has been introduced.</p>	S
PURSUE	
<p><u>The percentage of ECD City fraud investigations resulting in a positive action whether through offender disposal, prevention or disruption.</u></p> <ul style="list-style-type: none"> • Satisfactory (S): YTD performance to remain equal, or within 10% of the 16/17 average of 100% of investigations resulting in a offender disposal, prevention or disruption. • Close monitoring (CM): YTD performance below the 16/17 average threshold or continued negative trend. Requires Action (RA): Continued YTD performance below the 16/17 average threshold, with limited signs of improvement. <p>Year to date 100% (14/14) City based fraud investigations have concluded, all have resulted in positive outcomes.</p>	S

PURSUE	
<p>The outcome rate of City of London crimes disseminated by NFIB</p> <ul style="list-style-type: none"> • Satisfactory (S): Cumulative performance to be within 10% or higher than the Apr 2013 - Mar 17 cumulative outcome rate of 20.95%. This would therefore allow for a outcome rate of 18.86%. • Close monitoring (CM): Cumulative performance below the Apr 13 - Mar 17 cumulative threshold or continued negative trend. Requires Action (RA): Continued performance below the Apr 13 - Mar 17 cumulative threshold, with limited signs of improvement. <p>Since April 2014, 5,697 City of London crimes have been disseminated to the Fraud Teams for investigation. 1,237 investigative outcomes have subsequently been reported by the Fraud Teams. This gives a cumulative outcome rate of 21.71% of disseminated crimes resulting in an outcome. This figure is within the 10% threshold, so is regarded as satisfactory.</p>	S
<p>The percentage of crimes reported to Action Fraud that result in an investigative outcome</p> <ul style="list-style-type: none"> • Satisfactory (S): Cumulative performance to be within 10% or higher than the Apr 2013 - Mar 17 cumulative outcome rate of 10.80%. This would therefore allow for a outcome rate of 9.72%. • Close monitoring (CM): Cumulative performance below the Apr 13 - Mar 17 cumulative threshold or continued negative trend. Requires Action (RA): Continued cumulative performance below the Apr 13 - Mar 17 threshold, with limited signs of improvement. <p>Since April 2013, 1,203,837 crimes have been reported to Action Fraud. 301,142 crimes have subsequently been disseminated by the NFIB to police forces in England and Wales for investigation. 152,634 of the disseminated crimes have resulted in an investigative outcome.</p> <p>The outcome rate is calculated as the percentage of crimes reported that have resulted in an outcome, The outcome rate at the close of December 17 is 12.7%. This is a slight increase compared to the outcome rate at the close of March 2017 (12.4%).</p>	S
<p>The percentage of complaints made relating to Action Fraud compared to the number of crime and information reports made</p> <ul style="list-style-type: none"> • Satisfactory (S): YTD Performance to be within 0.03 percentage points or lower than the 16/17 average complaints to AF reports percentage of 0.04%. This would therefore allow for percentage of complaints to AF reports received of 0.07%. • Close monitoring (CM): YTD performance below the 16/17 average threshold or continued negative trend. Requires Action (RA): Continued performance below the 16/17 average threshold, with limited signs of improvement. <p>126 complaints were received via PSD during Q3 YTD 2017/18. This is 0.03% of crime and information reports received in the same period (310,080). PYTD 131 complaints have been received and 318,929 Action Fraud report amounting to a 0.04% of complaints to reports received.</p>	S

PROTECT

The percentage of recipients satisfied with ECD product and alerts

- **Satisfactory (S):** YTD performance within 5% or higher than the 16/17 overall recipient satisfaction rate of 98%. This would therefore allow for a satisfaction rate of 93%.
- **Close monitoring (CM):** YTD performance below the 16/17 average threshold or continued negative trend. **Requires Action (RA):** Continued YTD performance below the 16/17 average threshold, with limited signs of improvement.

YTD **96%** (525/547) of recipients have registered satisfaction with the quality of alerts received. This is a decrease of **1%** compared with the PYTD. Although there has been a reduction in satisfaction this measure is still within its **5%** threshold.

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PREPARE

The percentage of delegates satisfied with the Economic Crime Academy courses attended

- **Satisfactory (S):** YTD performance to be within 5% or higher than the 16/17 average delegates satisfaction rate of 97%. This would therefore allow for a satisfaction rate of 93%.
- **Close monitoring (CM):** YTD performance below the 16/17 average threshold or continued negative trend. **Requires Action (RA):** Continued YTD performance below the 16/17 average threshold, with limited signs of improvement.

99% (547/553) of delegates registered satisfaction with their attended courses. This is **2%** higher than the satisfaction registered during the same period PYTD.

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