



NORTH BAY POLICE SERVICE

2008 Annual Report Fraud Coordinator

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A. Mandate of the Unit

The Mandate of the Fraud Coordinator is:

- To receive and investigate fraud and fraud related complaints within the City of North Bay and Callander.
- Refer fraud and fraud related complaints to other members of the police service for investigation.
- Provide specialized investigative resources to members of the police service.

B. Executive Summary

From January 1st, 2008 to December 31st, 2008, the Fraud Coordinator received 117 complaint submissions. This is an increase of seventeen percent over 2007. This total included various fraud and non-fraudulent complaints, unsolicited e-mails, fraudulent offers of employment and civil matters.

In 2008, the Fraud Coordinator processed 24 complaints related to internet crime. These complaints included frauds such as auction-house frauds, non-delivery of goods as well as non-fraudulent complaints. Other common methods of communication for the purpose of defrauding the public included unsolicited emails offering employment or fraudulent apartment and home rentals.

As in 2007 electronic mail (e-mail) and web pages were the two primary mechanisms used by fraudsters to contact local victims.

The Fraud Coordinator also referred 19 complaints of Fraud to the Operations and/or Investigative Support Section of the Police Service. The majority of these cases were fraudulent in nature and involved some form of financial loss on the part of the victim.

Internet based frauds on the other hand showed a reduction in financial loss that can be directly attributed to media releases and public awareness.

C. Activities

Fraud and fraud related complaints are primarily submitted to the Fraud Coordinator through the Platoon Resource Officer (PRO) and/or Communications personnel. Numerous complaints were also made directly to the Fraud Coordinator via telephone.

Once a fraud complaint was filed with the Fraud Coordinator, the complaint was reviewed, categorized and either referred to Operations/the Investigative Support Section or investigated by the Fraud Coordinator.

Complaints referred to other departments involved incidents where the monetary loss was minimal or the complaint did not fall within the mandate of the Fraud Coordinator (i.e. Internal Thefts). In total 19 of the 117 complaints filed in 2008 with the Fraud Coordinator were referred to Patrol or the Criminal Investigations Section.

There were 98 complaints received and investigated by the Fraud Coordinator whereby:

- a) 37 Criminal Charges were laid, and
- b) 13 Production orders were executed.

Internet fraud was again the most reported offence. The most common being advance fee frauds involving counterfeit cheques and or money orders. However, only 9 fraudulent referrals involving the Internet or similar on-line services involved a victim who reported a monetary loss. Complainants that did not file a loss, reported the incident prior to being victimized (i.e. they had prior knowledge of the scheme or were aware through education and media).

The majority of perpetrators made contact with the complainant through e-mail or through a web site. For the most part, the complainants never spoke or met with these individuals.

Four cases assigned to the Fraud Coordinator in 2008 from previous years have been resolved however six investigations from 2008 will carry into 2009 for completion.

D. Performance Indicators

See Appendix "A"

E. Anticipated Issues for the Future

As stated earlier in this report, computer related fraud including credit card and debit card fraud, forged documents and internet fraud are on the rise. In 2008, like in 2007, computer related fraud was by far the most reported complaint.

The internet is increasingly being utilized to foster fraudulent crimes. These types of frauds allow criminal organizations to broaden their criminal enterprise while remaining anonymous.

Advanced technology used by the criminal element continues to challenge law enforcement to incorporate non-traditional investigative techniques. Resources like the Canadian Anti-Fraud Call Centre assist investigators and the public with valuable information about ongoing trends and crime prevention.

Unlike traditional crimes, modern fraud schemes impede investigations and prosecution of offences as a result of complex geographical issues and the anonymity offered by the

World Wide Web. Victims often find themselves thousands of miles from their perpetrators which complicate jurisdictional boundaries commonly associated to law enforcement.

F. Performance Objectives for the Next Year

Internet based fraud was once again the most reported offence in 2008. The ability of offenders to reach a large number of potential victims continues to increase with the availability of modern technology and the use of wireless internet based devices. These types of crimes pose a difficult and unique challenge for police to locate, identify, and prosecute offenders.

The Fraud Coordinator's main focus related to these Internet based frauds is to continue with strategic media releases related to crime trends and ongoing internet based schemes in an attempt to educate the public. In relation to traditional fraudulent crimes, the main focus will be to offer suggestions to prevent and protect individuals from falling prey to schemes that are often "too good to be true".

G. Other

N/A

H. Appendices

Appendix "A"- Fraud Section Performance indicators

APPENDIX A

	2006	2007	2008
Occurrences	82	100	117
Criminal Code Charges	81	43	37
Fraudulent Use of Credit Card	11	0	0
Fraud under	10	13	8
Other Criminal Code	10	13	16
Utter Forged Document	23	12	6
Forgery	19	0	0
False Pretences	2	0	0
Fare/Accommodation Fraud	3	0	0
Fraud Over	5	5	7
Attempt Fraud	3	0	0
Search Warrants	6	8	13
Ongoing Investigation	4	4	6