

Fraud? it's not going to happen to me. Is it?



When you picture a victim of fraud, what do you see?

An elderly person who lives alone? A vulnerable person being exploited?

In reality, fraud does not discriminate, and all types of people can be targeted, from business professionals to university students trying to navigate adult life to overloaded parents doing their best to hold it together.

Romance fraud, courier fraud, cash point fraud, electricity scams, carer fraud, identity fraud and identity theft, impersonation of officials, power of attorney fraud, investment fraud, tax fraud and rogue traders. These are some of the ways people are being conned, ripped off or scammed, whether face to face, by telephone, by post or online.

Our Fraud Protect Officer Amy Horrobin explains: *"A fraud can happen to anyone at any time. It can happen when we're busy and rushing, when we're stressed or preoccupied or when we're at our most vulnerable and feeling tired or lonely Scammers know there are times when we all let our guard down and sadly, that's when we are more likely to become a victim of fraud, or vulnerable to being deceived."*

"It's time to re-write what a victim of fraud looks like and recognise that anyone can be a victim. People often think that they would intuitively know if someone was trying to scam them. However, these criminals are very clever, and their tactics are constantly evolving so they could easily catch any of us off our guard."

In 2023, the average age of victims of fraud, in Avon and Somerset, was 47 years old.

The age category for most recorded fraud in our area was 18-39 years old.

Last year **Action Fraud**, the UK's national reporting centre for fraud and cybercrime, received reports from 8,188 victims in our area.

However, Amy explains, this is unlikely to be the true figure. *"This crime often goes under-reported because people may not be certain if what they have experienced is a crime or be embarrassed to admit they have been a victim. In addition, where victims of fraud are reimbursed by their banks, they often do not report fraud to Action Fraud or police."*

"However, if a fraud has been committed against you, we want to reassure you that it is likely that someone else has experienced the same. We need people to report – the more individual reports we receive, the better the chances of fraudsters being arrested, charged, and convicted."

What are we doing about fraud?

Within Avon and Somerset Police we have a dedicated Fraud unit, with teams specialising in complex and volume fraud, who investigate a broad spectrum of this type of crime.

We have also established a dedicated **Fraud Protect** team, who are working hard to prevent these types of crimes from happening and supporting people who have been targeted by fraud and who may be vulnerable to it happening again.

"We often work closely with other agencies such as Trading Standards, NHS Counter Fraud, Department of Work and Pensions (DWP), Her Majesty's Revenue and Customs (HMRC), the South West Regional Organised Crime Unit (SWROCU), the Serious Fraud Office and the National Crime Agency." says Amy.

"Investigations may also be managed or supported by our Incident Assessment Unit (who deal with desktop-based enquiries) our Neighbourhood Policing Teams, Response Officers or Criminal Investigation Department, depending on the vulnerability of the victim and the complexity and value of the fraud."

At this point in time, we are conducting 295 live fraud investigations and supporting those affected in 67 fraud cases.

What are we doing to help prevent fraud?

Fraud Protect Officers (FPOs) like Amy help prevent people from becoming victims and aim to reduce the overall impact of fraud. They do this through:

- **Enhanced Vulnerability Visits** – engaging with the most vulnerable victims of fraud. This may include people who have complex vulnerabilities or may not realise/be in denial that they are a victim of fraud.
- **Prevention** – promoting a wide range of prevention material designed to educate and raise awareness about the threat from fraud and to proactively reduce the number of victims.
- **Rapid Communication** – working closely with Communications colleagues to deliver and contribute to awareness of fraud – locally, regionally and nationally.
- **Emerging Threats** – providing both a reactive and proactive response to victim vulnerability, identifying key trends and patterns of crime. We use an intelligence-led policing approach to help identify new threats in our area.

- **Early Identification** – Collaborating closely with stakeholders including safeguarding agencies, financial institutions, and schools and others to help identify victims early and provide support,
- **Education** – regularly attending meetings, seminars, conferences, and other forums, delivering briefings and presentations to help raise awareness of fraud.

What are we doing to bring fraudsters to justice?

*"We work closely with **Action Fraud**, the UK's national reporting centre for fraud and cybercrime, where all reports of fraud and cybercrime from England, Wales and Northern Ireland should be reported." Amy explains.*

*"Action Fraud is run by The City of London Police, who are the national policing lead for economic crime, working alongside the **National Fraud Intelligence Bureau (NFIB)** who are responsible for assessing all reports, ensuring that fraud reports reach the right place and deciding if a police investigation is required.*

"Our Vulnerable Victim of Fraud (VVF) coordinator will assess the reports received by Avon and Somerset Police and determine how we will support the victim, based on vulnerability, harm, loss and impact.

"We will manage investigations and often use key legislation such as the Fraud Act (2006), the Proceeds of Crime Act (2002) and the Theft Act (1968) to bring offenders to justice."

Fraud offences are often complex and can be long investigations with specialisms required to effectively investigate, such as financial investigation, and cyber related enquiries. They may be additionally complicated if the fraud offences have been conducted overseas.

In addition, offences often have multiple victims associated and require a huge amount of material to be gathered, to enable the Crown Prosecution Service (CPS) to decide if a suspect can be charged, which can add to the length of the investigation.

Despite these challenges, of 915 outcomes we delivered last year, 38.46 per cent of these were positive.

If you think you have been the target of a fraud or cybercrime, please report it to Action Fraud. You can use the [online reporting service](#) or call Action Fraud's fraud and cybercrime specialists on **0300 123 2040**.

Avon and Somerset Police can be contacted directly via 101 or a report made [online](#) if you have met the criminal in person, or if any threats have been made against you during the fraud. Always call 999 if you are in immediate danger.

If you or someone you know has been a victim of fraud and you need advice or support, there are resources available via [Action Fraud](#) and [Victim Support](#).

Please look out for Part II of our Spotlight feature tomorrow, when we will look at how we work with victims, protecting yourself from fraud and what to do, if you experience it.