



NIAGARA REGIONAL POLICE SERVICE

Police Service Board Report

PUBLIC AGENDA

Subject: Annual Report – Fraud and False Pretence Investigation
January 1 to December 31, 2024

Report To: Chair and Members, Niagara Police Service Board

Report Date: 2025-04-25

Recommendation(s)

That the Niagara Police Service Board (Board) receive this report for information.

Key Facts

- The purpose of this report is to advise the Board that the Niagara Regional Police Service (Service) is in compliance with By-Law 446-2024 – Fraud and False Pretence Investigation.
- The Chief is required to make a written annual report to the Board with respect to fraud and false pretence investigations.
- This report is submitted to provide information to the Board for review and consideration of information relating to the Service's response to fraud and false pretence investigations.

Financial Considerations

There are no financial implications relating to the recommendations contained within this report.

Analysis

In accordance with By-Law 446-2024, the Chief shall make a written report to the Board on or before August 30 of each year in respect of investigations of fraud and false pretences. The report shall include:

- a) A summary of the written procedures concerning fraud and false pretence investigations;
- b) The status of Service compliance with the said procedures; and
- c) A summary of the steps taken by the Service to monitor and evaluate response to fraud and false pretence investigations.

This Board report will outline each of the above and confirm our compliance with the By-Law:

- a) *"...a summary of the written procedures concerning fraud and false pretence investigations..."*

The Service has specific policies related to the investigation of fraud and false pretence occurrences. The following general orders (GOs) establish rules, procedures, and responsibilities for managing investigations into fraud and false pretence incidents:

- GO 095.10 – Major Incidents and Routine Criminal Investigations
- GO 172.08 – Fraud Investigations

GO 172.08 – Fraud Investigations meets all the requirements as outlined in Adequate and Effective Policing LE-038. The GO was reviewed and updated on July 20, 2023.

GO 095.10 – Major Incidents and Routine Criminal Investigations complements the Fraud Investigations GO by outlining in detail how major incidents and routine criminal investigations, including fraud investigations, are to be conducted.

- b) *"...the status of Service compliance with the said procedures..."*

The Service continually reviews compliance with Adequate and Effective Policing requirements including GOs.

GO 095.10 obligates the district staff sergeant or sergeant to review all occurrence reports submitted by members under their command and return an occurrence report to an officer for follow-up investigation, if required. The GO also requires the Officer in Charge (OIC) of a district detective office to review all occurrence reports pertaining to criminal investigations and return them to the original investigating officer, or re-assign as necessary for follow-up investigation.

Adequate and Effective Policing LE-038 requires the Chief of Police to ensure that officers investigating complex fraud and false pretences occurrences have the knowledge, skills, and abilities required. All officers assigned to the Central Fraud Unit (CFU) are required to have the following training:

- Ontario Police College (OPC) - Criminal Investigation Training Course provides the fundamental training required to conduct criminal investigations;
- OPC - Fraud Investigation Course provides specialized training relative to fraud and false pretences investigations;
- OPC - Ontario Major Case Management Course provides specialized training relative to the investigation and management of large-scale investigations;
- OPC - Investigative Interviewing Course provides specialized training relative to the skills of interviewing and interrogation; and

- OPC - Search Warrant Course provides investigators with the skill set required to successfully prepare a range of applications for prior-judicial authorization for search and seizure activity.

Additionally, fraud investigators participate in a number of associations such as the International Association of Financial Crime Investigators, the Greater Toronto Area Fraud Managers' Group, the Joint Agency Investigation and Liaison Committee, and the Canadian Bankers Association. Participation in these organizations provides a resource of contacts with fraud investigators throughout North America and has proven to be an invaluable asset to the Service.

c) *"...a summary of the steps taken by the Service to monitor and evaluate response to fraud and false pretence investigations..."*

The CFU is comprised of one detective sergeant and seven detective constables. The unit reports to the staff sergeant in charge of the Major Crime Unit.

All fraud and fraud-related incidents are reviewed by the OIC of the CFU, ensuring a consistent response. Incidents requiring further investigation are either assigned to a detective or returned to the district investigator or uniform officer.

In 2024, the Service received 3230 fraud-related complaints as defined by the Canadian Centre for Justice Statistics in the categories of fraud, identity theft, or counterfeit. This represents an increase of 163 complaints over last year, which can be partially attributed to an increase in complaints related to cryptocurrency investments.

Criminal charges were filed in 324 incidents, while 170 incidents were deemed unfounded or cleared otherwise. Incidents cleared otherwise are incidents where sufficient grounds existed to proceed with a charge; but charges were not pursued for a variety of reasons, including cases where the complainant did not want to proceed with charges, the suspect was charged in other related incidents, charges were not pursued based on the recommendation of the Crown Attorney, or police discretion. The remaining 2736 incidents are matters that are known or suspected to involve criminality, however the offender(s) could not be identified or there was insufficient grounds established that would allow charges being pursued against the suspected offender(s).

Year	Total Incidents	Cleared Unfounded or "Otherwise"	Cleared by Charge
2022	2991	151	306
2023	3067	131	230
2024	3230	170	324

Education is crucial in reducing victimization to fraud. With the assistance of the Service's Corporate Communications Unit, public advisories are regularly issued in response to fraud trends. Additionally, strong partnerships have been developed between the CFU and impacted sectors, which include automotive dealerships and

financial institutions, to increase awareness to crime trends. Regular email communication is maintained with financial institutions and dealerships on crime trends.

The CFU continuously monitors national trends and has provided educational support to local businesses and the community to reduce victimization. Members of the CFU regularly deliver presentations covering a wide area of fraud information to various community groups. In 2024, members of the CFU delivered 11 presentations across the Niagara Region at community events, retirement homes, and places of worship.

Alternatives Reviewed

Not applicable.

Relationship to Police Service/Board Strategic Priorities

To comply with the provisions of the Board By-Laws and to maintain compliance with Adequate and Effective Policing requirements.

Relevant Policy Considerations

Board By-Law 446-2024 – Fraud and False Pretence Investigation
GO 095.10 – Major Incidents and Routine Criminal Investigations
GO 172.08 – Fraud Investigations

Other Pertinent Reports

8.16 - 2024.05.23 – Annual Report – Fraud and False Pretence Investigations – January 1 to December 31, 2023.

This report was prepared by Trish Rancourt, Detective Sergeant, Central Fraud Unit in consultation with Andrew Knevel, Staff Sergeant, Major Crime Unit, and reviewed by Mike Tripp, Inspector, Major Crime. Reviewed and recommended by Dave Masotti, Acting Deputy Chief, Community Services.



Submitted by:

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Chief of Police

Appendices

Not applicable.