



# **Fraud Investigation and Allocation Policy**

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**February 2026-2028**

**Document Guidance – please use these definitions to help you determine what kind of document you are producing then delete these explanations from your final draft.**

- Strategy:** *A strategy (or Action Plan) is a sequence of steps that must be taken, or activities that must be performed well, for a procedure or policy to be successfully followed or implemented*
- Policy:** *A recorded set of strategic aims, formulated after an analysis of all internal and external factors that can affect the delivery of the organisations operations and plans*
- Procedure:** *A fixed, step-by-step sequence of activities or course of action (with definite start and end points) that must be followed in the same order to correctly perform a task, in support of a policy*
- Guidance:** *An item that is designed to raise the knowledge or skill level of an individual, or group of individuals, on how to perform a specific task or action*
- Instruction:** *A mandatory command for a specific action to be carried out by the staff affected*
- Footer:** *The title of the document and page number should be included on each page of the document footer*
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## Fraud Investigation and Allocation Policy

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## 1. Summary

This policy outlines Lancashire Constabulary's framework for managing fraud investigations, setting out how reports are received, assessed, and allocated. It highlights fraud as the most prevalent crime nationally and explains the pathways for reporting, including Report Fraud (the national reporting centre), calls for service, and the role of the National Fraud Intelligence Bureau. The document emphasises early identification of vulnerability, with the Fraud Triage Team (FTT) and Fraud Protect Officer playing central roles in risk assessment, safeguarding, and directing cases to the most appropriate unit. Clear criteria are given for when police should deploy resources, when cases should be resolved by telephone, and how vulnerability and risk influence response times and investigative decisions.

The policy also details the Fraud Investigation Model (FIM), which guides decisions on whether and how to investigate, ensuring proportionality and transparency. It outlines the responsibilities of officers, expected victim updates according to national codes, and review requirements at set intervals to maintain investigative progress. Additional sections cover vulnerable victims, banking protocols, appeals processes, and the handling of electoral fraud, which is always treated as a call for service. The appendices provide further operational guidance, including triage principles, investigation allocation criteria, and use of the THRIVE+ model to assess threat, risk and vulnerability.

## 2. Aims

- **Provide a structured, consistent framework for how fraud is reported, assessed, and allocated**, ensuring all fraud investigations follow clear national and local processes, including the roles of Report Fraud, NFIB, FTT and frontline officers.
- **Ensure victims—particularly vulnerable victims—receive timely safeguarding, advice, and appropriate deployment**, with decisions guided by THRIVE+, the Fraud Protect Officer, and national victim care standards.
- **Support proportionate and transparent decision-making through the Fraud Investigation Model (FIM)** so that investigative resources are used effectively, public interest is considered, and realistic investigative outcomes are pursued.
- **Increase quality, oversight and consistency in fraud investigations** by mandating regular supervisory reviews, adherence to minimum investigative standards, and clear escalation procedures for complex or long-running cases.
- **Improve community confidence by delivering an effective, victim-focused fraud response** that prioritises early intervention, disruption opportunities, and collaboration with partner agencies, while reducing harm and improving outcomes for victims.

## 3. Details

### Background

1.1 Fraud remains a significant problem for the UK, and is still the most prevalent crime against individuals in England and Wales, accounting for an estimated 41% of crime reflected in the Crime Survey for England and Wales for the year ending September 2024.<sup>1</sup>

1.2 Only an estimated 14% of Frauds against individuals are reported to Report Fraud or the police. The majority of unreported Frauds are likely high in volume but low in value; it is likely under-reporting happens for a variety of reasons. In cases where Frauds were attempted but victims have not suffered a financial loss, they are less likely to report. In cases where victims have suffered a financial loss, these reasons include: victims receiving full refunds from their banks and therefore considering it unnecessary to report the incident through the law enforcement mechanism, victim perception that Report Fraud or police could not do anything, and victims having limited awareness of the reporting mechanism.<sup>2</sup>

1.3 The range of Fraud datasets indicate an overall increase in reporting this year, and estimates of Fraud incidents recorded by the Crime Survey for England and Wales show an increase of 19% to 3.9 million incidents in the year ending September 2024.<sup>3</sup>

1.4 Lancashire victims reported 7,106 incidents to Report Fraud in the year 2024/2025.<sup>4</sup>

1.5 This policy has taken into consideration the Strategic Policing requirement 2023, CoLP Force Engagement Report 2023, HMIC Spotlight: A Review of Fraud: Time to Choose 2021, National Policing Strategy (Fraud, Economic, Cyber 2023-2028), Economic Crime Plan 2023-2026 and National Strategic Assessment of Serious Organised Crime 2025.

1.6 This policy will be visible to members of the public on the Lancashire Police internet homepage and available to colleague on Sherlock.

1.7 The existing Fraud Triage Team (FTT) consisting of one Detective Sergeant, three Detective Constables and a Fraud Protect Officer enhances Lancashire's ability to manage the victims of Fraud adopting a robust approach to the national 4P policy (Prepare, Protect, Prevent and Pursue).

### Fraud Reporting

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<sup>1</sup> [NSA 2025 - Fraud - National Crime Agency](#)

<sup>2</sup> [NSA 2025 - Fraud - National Crime Agency](#)

<sup>3</sup> [NSA 2025 - Fraud - National Crime Agency](#)

<sup>4</sup> (National Statistics provided by City Of London Police)

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Fraud is reported to Lancashire Police in the following ways:

### 2.1

1) Report Fraud is UK's national reporting centre for Fraud and Cyber-crime. In many cases, reports of Fraud and Cyber-crime are completed via the Report Fraud website or the Report Fraud call centre. Investigations reported to Report Fraud are Triaged, investigations are disseminated back to the relevant force for either Pursue, based on location of the Suspect or Protect advice, based on the Victim location.

2) There are occasions when it is expedient for Police forces to act immediately, in response to a report of Fraud or Cyber-crime. These instances are identified as 'calls for service' or CFS (explained in 2.2). If a report is not a Call For Service, victims will be advised to report to Report Fraud directly.

All cases of Fraud whether reported directly by the victim or referred by the Police are recorded centrally via Report Fraud and analysed within the National Fraud Intelligence Bureau (NFIB) hosted by the City of London Police as the lead force. Following analysis, the NFIB provides the Police and other law enforcement agencies with individual crime packages that identify viable opportunities for either investigation or disruption.

2.2 A 'Call For Service' referred to later as CFS, is a Fraud report that requires an initial response from the Police. In the case of Fraud, the Home Office Counting Rules (HOCR) define the circumstances that should be treated as a Call For Service. These are:

- a) Offenders are arrested by the Police; or
- b) There is a Call For Service to the Police and the offender is committing or has recently committed at the time of the call; or
- c) There is a local suspect.

2.2.1 To assist the Police Control Room Operators (PCRO) decide if a call should be dealt with as a Call For Service, they are trained to create an incident log on the SmartStorm software using the "111 Fraud or Forgery" classification. In doing so, the PCRO is presented with a short question set to assist them gauge vulnerability (THRIVE – Appendix C) and the need to deploy to the informant. If the determination is that the victim is classed as vulnerable, then a deployment will be provided and this is likely to achieve an Emergency or Priority (Emergency within 15 minutes or Priority within 60 minutes) initial response by an Immediate Response Officer (IR). It may also be considered appropriate to deploy to a victim not deemed vulnerable via Standard deployment (within 48 hours).

2.2.2 Calls deemed to be suitable for telephone resolution are passed to the Force Crime Management Unit (FCMU) who create an incident log. If, upon further discussion with the informant, the call is deemed to be unsuitable for telephone resolution the log is sent back to the FCR for deployment. Crimes that cannot be resolved over the telephone are recorded on Connect and then allocated to the appropriate unit using the Initial Crime Allocation Tool (ICAT). If the victim is classed as vulnerable, then this will result in either Emergency deployment or referral to the

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most appropriate agency in accordance with Right Care, Right Person policy. Calls relating to fraud, which do not fit with the above CFS definition, are passed to Report Fraud. Further information around Vulnerable Victims of Fraud is described at **2.6**.

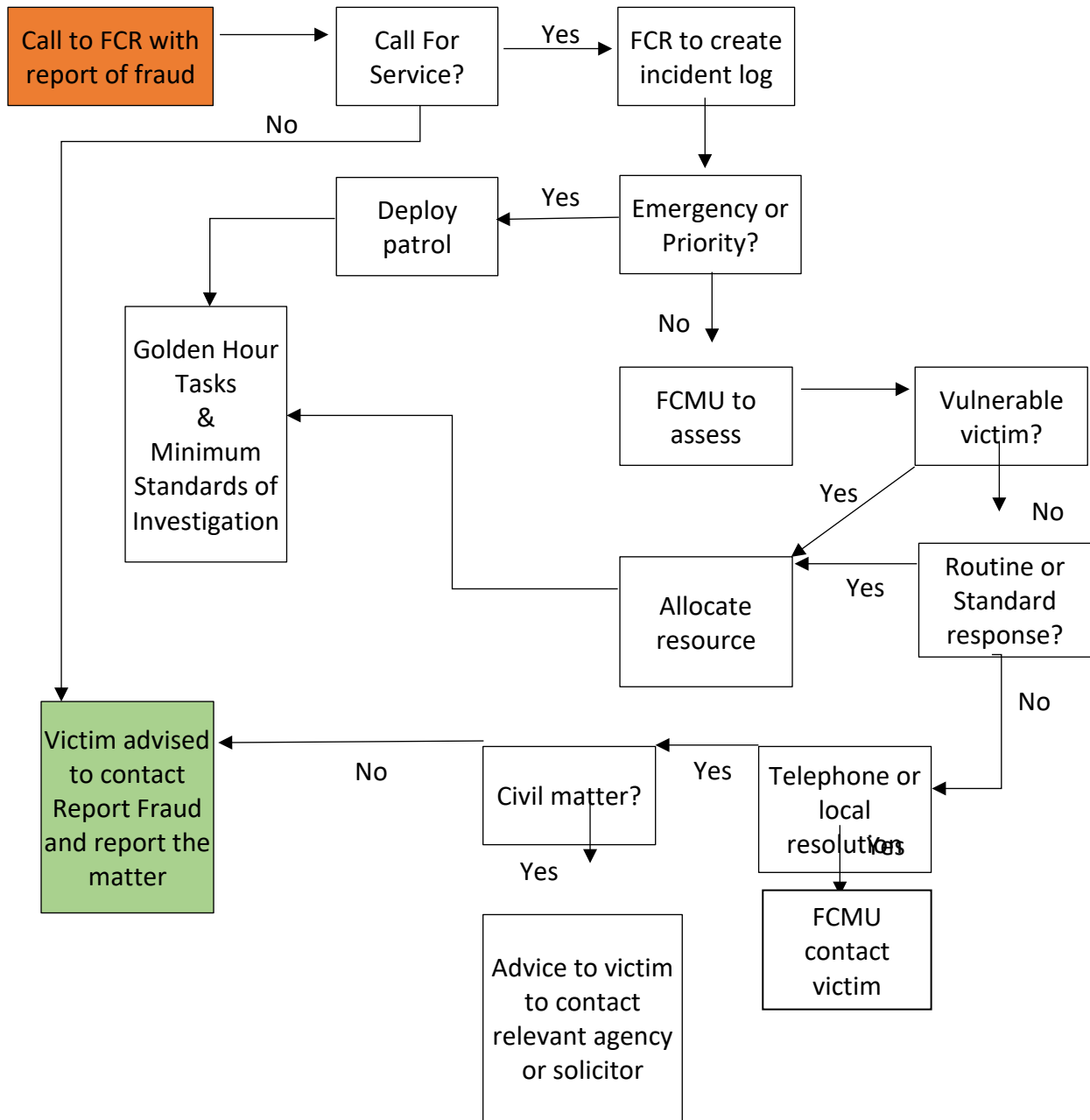
2.3 Officers deployed to incidents of Fraud meeting the criteria above will adhere to the Golden Hours Tasks and Minimum Standards of investigation.

2.4 Nationally, the Report Fraud Victim Services (RFVS) triage the reports grading them based on risk and vulnerability from 1-3. For level 1 and 2, deemed low risk, the RFVS take accountability for victim contact, providing safeguarding measures and Protect advice. Those graded 3 are received by the Fraud Triage Team via the Report Fraud vault and actioned by the Fraud Safeguarding Officer.

RF 2.5 The responsibility for generating a crime number lies with the officer in the case (OIC). When the OIC seeks to finalise a Fraud investigation, the Incident Management Unit quality assures to check the classification is correct (NC/86) and the NFRC is recorded. The RF number is generated by informing Report Fraud and this in turn is recognised nationally as the crime number. Data Audit then provide a monthly return to Report Fraud of all closed investigations. This allows for all data that relates to Fraud be captured by the NFIB (National Fraud Intelligence Bureau).

# Fraud Investigation and Allocation Policy

## Process Map



Grading	Response Time	Target Transfer Time	Target Dispatch Time
Emergency	Within 15 mins	3 Minutes	5 minutes
Priority	Within 1 hour	10 minutes	30 minutes
Routine	Within 8 hours	20 minutes	6 hours
Standard	Within 48 hours`	20 minutes	40 hours

### Vulnerable Victims of Fraud (VVF)

2.6 The Fraud Protect officer manages the response for level 3 victims and those emailed to the inbox. The Fraud Protect Officer may conduct or direct a visit to be made by NHP, SNT, personally to the victim or engage with the victim on the phone or via email and provide crime prevention advice dependant on the assessed risk. Training has been provided to all frontline officers to enable to accurate provision of safeguarding and protect advice.

2.6.1 Vulnerable victims (Including Fraud) that are referred to the Police via the National Crime Agency (NCA) and not Report Fraud, are disseminated to Lancashire Constabulary via a dedicated mailbox to ECU, they are reviewed and allocated to the most appropriate department to make contact and address safeguarding concerns for instance Vulnerable Adult Team or Neighbourhood Policing who have received training from the Fraud Triage Team). An investigation is created on Connect to record the incident. In addition to this, our SARs team scan the database to identify any victims of Romance Fraud that may have been reported by a financial institution to address safeguarding via the Fraud Protect Officer. In the event that lines of enquiry are identified, the report is escalated for investigation via Fraud Triage Team.

2.6.2 Banking Protocol (BP) and Cross Channel (CC)- Banking Protocol for online transactions) are calls into Lancashire Police that are deemed by the bank to “protect” the victim. BP and CC protocol dictates that a 999 call is made and the Force Control Room (FCR) and deployed to at either Emergency or Priority (Emergency within 15 minutes or Priority within 60 minutes). The victim will receive a personal visit either in the bank or at home if they have left. There is also opportunity to recover any financial loss by Lancashire Police liaising directly with the bank. If appropriate the OIC will report the case to Report Fraud and / or Trading Standards. The FTT will monitor and ensure compliance in reporting cases to RF. Banking Protocol responses are regularly monitored for compliance by UK Finance.

2.6.3 Where appropriate, victims are sent copies of relevant protect advice documents such as the Stop! Think Fraud booklet. These are updated regularly and include details of partners that can assist their situation and Protect advice. This can also include the use of TrueCall call blocker devices.

2.6.4 The College of Policing definition of vulnerability is, ‘A person is vulnerable if, because of their situation or circumstances, they are unable to take care of, or protect themselves or others from harm or exploitation.’

2.6.5 Victim support will be offered such as <https://victimcarelancashire.org> and if a case is not deemed suitable for criminal investigation then other agencies will be offered as support including <https://www.citizensadvice.org.uk> which includes contact numbers given on a letter to victims of Fraud. Victims under the age of 18 are referred from Victim Care to the NEST as part of an MOU with the PCC office. [Nest Lancashire - Supporting young victims](#)

### Aims and Objectives

3.1 This policy document sets out how Lancashire Constabulary currently manages Fraud investigations within Lancashire.

3.2 All Report Fraud referrals to Lancashire Police will be considered by the Fraud Triage Team. If there are valid lines of investigation to detect the offence, an action plan will be set by the Team in accordance with the Fraud Investigation Model (FIM) (**See Appendix B**) which will be attached to the Connect case. The investigation will then be sent to either RIT work tray or CID work tray for the relevant BCU depending on the complexity and scale of the case. The BCU SPOC will be notified of the dissemination.

3.3 The Fraud Investigation Model allows the decision maker elements such as Public Interest, evidential opportunities, jurisdictional issues in obtaining material and complexities to name a few. One of the main areas for consideration to achieve a positive outcome and this ensures a transparent decision-making process. A positive outcome is not always considered a judicial outcome. For many, the victims simply wish to have their money returned to them. The investigation must consider the needs and wishes of the victim.

3.4 All CFS reports of Fraud made to Lancashire Police that show a local victim and local suspect will be considered for deployment by a PCRO. Any reports suitable for Telephone Resolution will be assessed by the FCMU and if necessary, a deployment will be considered.

The Fraud Triage Team will proactively scan for CFS Fraud investigations to ensure oversight and advice. FTT will review the case and liaise with the OIC to set a proportionate action plan in accordance with the Fraud Investigation Model (FIM) (**See Appendix B**).

3.5 Victims will be updated as per the Code of Practice for victims of Crime. If no further action is being taken victims will be provided with the rationale provided by the OIC who has ownership of the case. A letter is sent which includes links to further support such as Victim Support and up-to-date Protect advice.

3.6 The decision to investigate will be based on the Fraud Investigation Model **Appendix B**. The Fraud Investigation Model allows the decision maker elements such as Public Interest, evidential opportunities, realistic timeframe, jurisdictional issues in obtaining material and complexities to name a few. One of the main areas for consideration to achieve a positive outcome and this ensures a transparent decision-making process.

3.7 Victims will be updated as per the Code of Practice for victims of Crime. If no further action is being taken victims will be provided with the rationale provided by the OIC, this will be documented on the Connect Investigation victim contact log.

3.8 As per the Crime Review Policy, all fraud investigations will require review at regular intervals to ensure the investigation is progressing and that victims are being kept informed.

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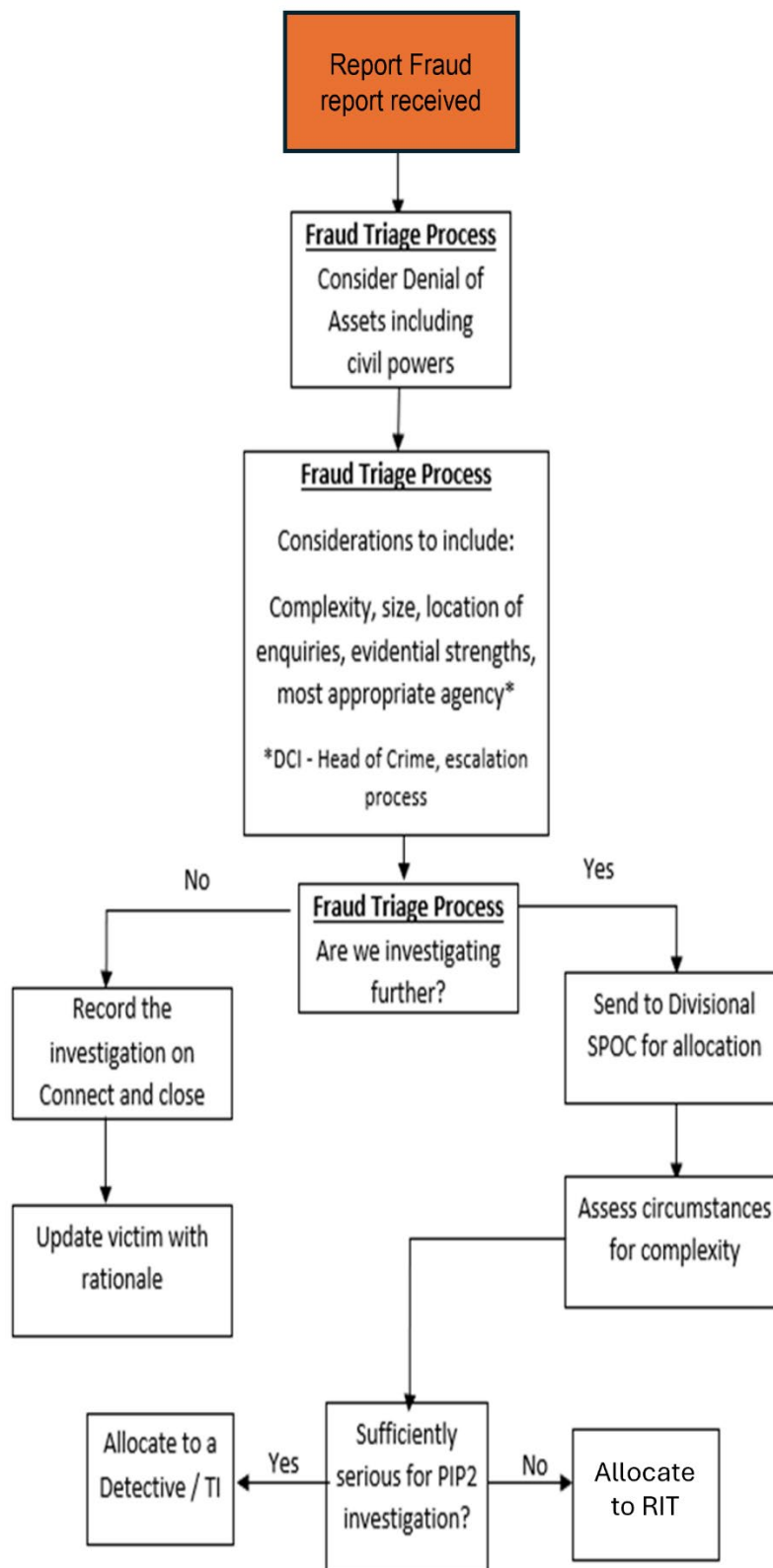
28 days – Sergeant

3 Months – Inspector

6 Months – Chief Inspector

12 months – Superintendent

# Fraud Investigation and Allocation Policy



### Appeals Process

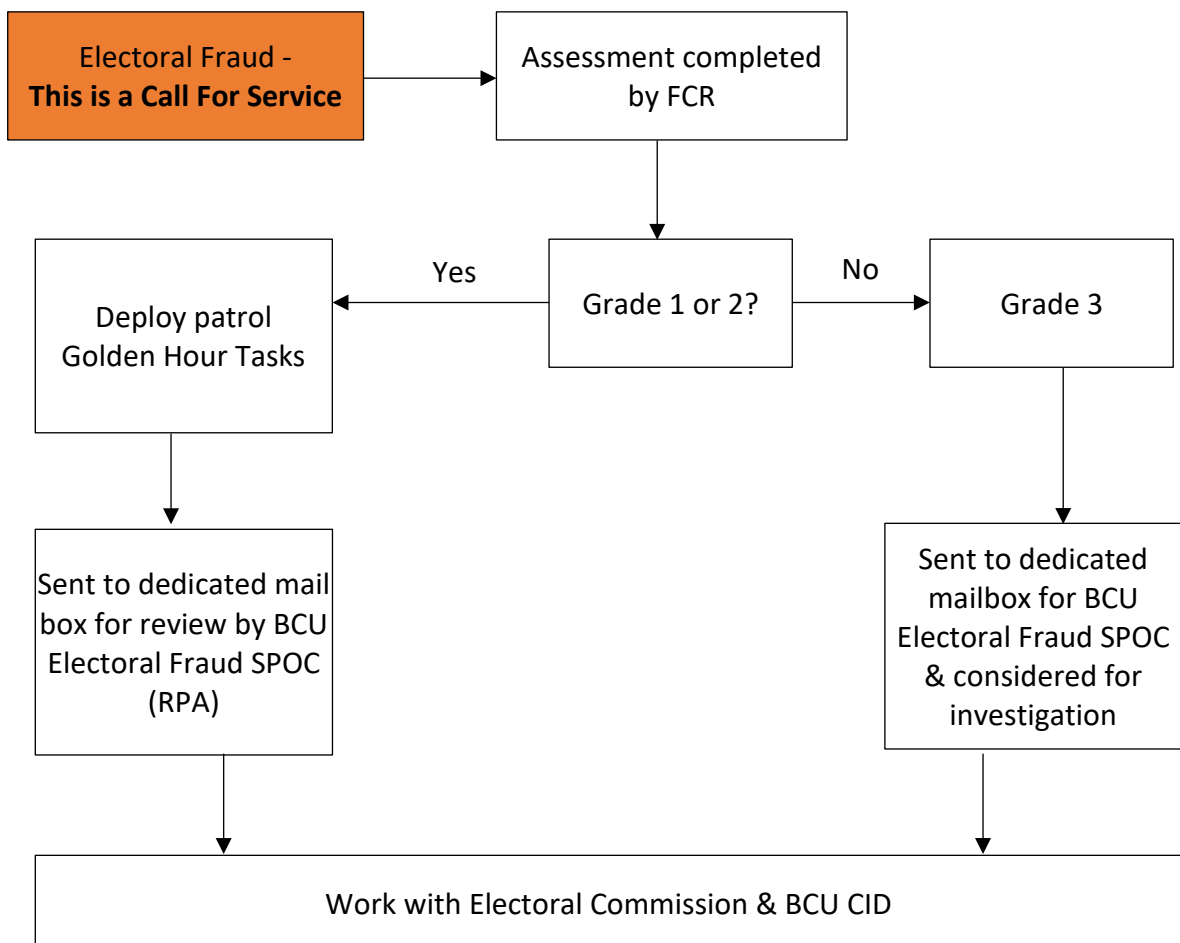
4.1 The victim or person reporting may be dissatisfied with a decision not to further investigate a crime. A nominated person senior to the decision maker will act as the appeals manager. This does not affect the victim's right to make a formal complaint via the appropriate channels but is intended to provide an alternate route to find an early resolution.

4.2 Any complaint as a consequence of a decision of Lancashire Police not to investigate a report of Fraud disseminated will be considered by the Detective Inspector of the ECU.

4.3 The decision to review will consider the Code of Practice for victims of crime. The Fraud Triage DS reviews the investigation in the event that a decision not to investigate has been made by one of the Fraud Triage DCs.

### Electoral Fraud

5.1 All instances of electoral Fraud will be treated as a 'Call For Service' and assessed, if the assessment means it requires deployment as an emergency or priority, this will be actioned resulting in a deployment and any investigation reviewed by the BCU Electoral Fraud SPOC. If the CFS is reviewed and deemed routine or standard, this will be reviewed by the BCU SPOC and considered for investigation. Any such investigation will be conducted whilst working closely with the Electoral Commission and BCU CID. Careful consideration will be taken in respect of the likely community impact and media interest and all decisions will be considered by the DCI or the Electoral Fraud SPOC.



## Fraud Investigation and Allocation Policy

### Consultation

The following have been consulted during the formulation of this document:

Regional Fraud Development Officer

PSD

Legal Services

Heads of Directorates

Chief Officer Group

Force Control Room

### 4. Documents

#### Appendix A - Fraud Triage Policy

The following guidance is intended for use when applying the force Fraud policy. When making decisions on Fraud allegations, the following principles should assist those making difficult decisions regarding allocation of cases.

##### **1) Fraud Assessment Principles**

The Fraud Triage Team (FTT) will assess all Fraud reports and a number of factors will be considered, including the nature of the Fraud type, resources available and the potential strength of the evidence set against the criminal standard (beyond all reasonable doubt). One of the most important considerations will be the vulnerability of the victim and the impact of the crime on that individual.

A number of other aspects may result in a case not being progressed by Lancashire Police and these may include poor internal process or a failure to complete due diligence checks and the potential complexity of the crime. Report Fraud reports allocated to Lancashire can often be multi-jurisdictional, cross border or even internationally generated criminality, some of these may lead to Lancashire Police not progressing the investigation to the criminal standard.

Not all reports received either by Call For Service or Report Fraud dissemination are Fraud reports albeit the main offence will be. The offenders who reside in Lancashire may simply be allowing the use of their bank account, this is Money Laundering and not Fraud. A Money Laundering investigation may be progressed as a disruption method, but it is unlikely that CPS would consider a charge on a standalone Money Laundering investigation, a Police caution may be appropriate but would not lead to a Fraud detection.

The use of cease and desist as a deterrent and disruption method is also utilised for cases that are not progressed to a Criminal investigation, this allows a footprint to exist on Connect that the suspect is connected to a Fraud investigation.

The FTT will always take cognisance that Fraud is one of the most reported crimes and recent figures by the Fraud affects more people in our community than any other crime type. Report Fraud do not have a relationship with many partner agencies; therefore, it is upon Lancashire Constabulary us to identify the correct service for each case. This is in keeping with national Right Care, Right Person policy.

If a criminal investigation is not considered proportionate other alternative options may be utilised and these would include Civil investigation, Money Laundering investigations

Consideration was given to the introduction of a Fraud Matrix or a scoring system, but the above considerations are considered the most proportionate way to determine whether a case should be progressed.

## 2) Triage Process

Upon receipt of a Fraud allegation, the following steps should be taken:

- a) Is a criminal offence being alleged? Some Report Fraud or Call For Service reports of Fraud may appear to be a criminal offence but upon further review no criminal offence is made out (Civil matters may be identified)
- b) What is the most appropriate agency to deal? Many partner agencies have powers and sanctions available to them that would be more appropriate in the circumstances.
- c) Is Lancashire the correct force to deal? Have the HOC allocation rules been correctly applied? Where does the offender reside?
- d) Is the alleged criminality within the scope of a local police force? Cases with cross border offenders or of such complexity that consideration should be given to referral through to the Norther West Regional Organised Crime Unit (NW-ROCU). A process for doing this has recently been formalised and requires MORILE scoring before ROCU will consider.
- e) Is this a matter Lancashire Constabulary can investigate alone? Would an MOU with a partner agency assist in creating the correct approach?
- f) Is the case in the public interest or would a disruption tactic be more appropriate in the circumstances?
- g) What outcome does the victim seek to achieve? If this is reimbursement of monies lost to the suspect, then consideration would be given to directing to the victim to Civil litigation or APP.

Where a case passes the above initial triage process, a decision must be made regarding our competing demands. Allocating a Fraud investigation takes resources away from other crime types. To justify a decision to allocate an investigation, the factors listed in the following sections should be considered.

**3) Cases More Likely to Be Accepted for Investigation.**

- a) **The victim(s) are believed to be vulnerable, for example**, older people, people with disabilities and socially isolated individuals including other protected groups under the Equality Act 2010.
- b) Frauds having a significant impact on the victim(s). For example, a negligible loss to a large company could be catastrophic for a private individual or small business.
- c) The offence is believed to be part of a linked series.
- d) The offenders are part of an organised crime group.
- e) There are clear opportunities to identify and restrain assets from the criminals with the aim of pursuing confiscation or forfeiture proceedings.
- f) The circumstances under investigation fall under the category of a critical incident, or the decision not to investigate could have a significantly detrimental effect on public confidence or satisfaction.
- g) Frauds involving substantial sums of money.
- h) Frauds committed by, or knowingly facilitated by, professional advisers, e.g. lawyers, accountants, merchant bankers.
- i) Frauds likely to undermine confidence in leading UK institutions or otherwise undermine the economy.
- j) Frauds committed by members of boards or other senior managers.
- k) Frauds where law enforcement action could have a material deterrent effect.
- l) Cases where the victim has devoted significant resources to Fraud prevention or has been willing to participate in appropriate crime prevention partnerships or otherwise assist the police.
- m) Frauds which it has been agreed should be a current law enforcement priority.

**4) Cases Less Likely to Be Accepted for Investigation**

- a) The investigation would require a disproportionate level of resource to bring the case to a conclusion and would adversely impact upon our ability to investigate other crime.
- b) The victims are not willing to support a prosecution due to low level impact on them or where they have been obliged to report the crime by a financial or other institution so that they can be compensated appropriately.

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- c) Frauds where the likely eventual outcome, in terms of length of sentence and/or financial penalty, is not sufficient to justify the likely cost and resourcing of the investigation.
- d) The victim has pursued civil recourse and has subsequently turned to the police for a criminal investigation because of dissatisfaction with the civil remedy.
- e) Delays to the investigation will be caused by the location of key evidence elsewhere.
- f) Cases where the victim has deliberately circumnavigated safeguards that are designed to prevent them becoming victims of Fraud, for example, online banking and auction sites.
- g) Cases where the victim has accepted the increased risk of fraud by using an unlicensed / unregistered agent.
- h) Cases where the victim's motive for making the complaint appears to be malicious and is primarily focused on recovering monies owed or designed to distract attention from the complainant's own involvement in the Fraud.
- i) Cases where victims are not prepared to co-operate fully with the investigation and prosecution, although we will always consider carefully how to assist victims and witnesses who have concerns about safety.
- j) Cases where another police force has decided not to investigate other than for geographical reasons.
- k) Frauds that have already been investigated by the police or another enforcement agency, or that have been the subject of regulatory proceedings, unless significant new evidence has come to light or the previous investigation had a narrow remit that did not address all the relevant issues.
- l) Frauds which took place a long time ago (more than 2 years) unless there are exceptional circumstances.

### **5) Allocation and review Process**

Cases that are deemed suitable for investigation by a Lancashire Constabulary officer, or are not adopted following referral to the ROCU, will be subject to the following allocation process:

- a) Cases deemed too large and complex for divisional resources will be brought to the attention of the force Head of Crime for consideration. Cases of this nature will likely require a bespoke team creating for onward investigation.
- b) Cases deemed suitable for divisional resources will be passed via Connect to BCU resources as follows:
  - a. Allocation to PIP2 on more complex cases

- b. Allocation to PIP 1 on more simple cases
- c) The FTT will provide onward support and guidance to OIC's allocated cases. Bespoke investigation plans and parameters can be set.
- d) The FTT conduct drop-in surgeries in the BCUs to offer support for current fraud investigations, assisting the OIC with actions plans and ensuring the investigation remains proportionate. There is a dedicated Fraud Triage Team mailbox where officers can seek assistance from the team.
- e) Investigations over 18 months old are reviewed by a trained DI Fraud SPOC in the BCU.

### **6) Decision not to investigate a Fraud**

The views of the victim, or their representative, will always be an important consideration when taking the decision not to investigate an offence where there is a named suspect and must be recorded in clear and auditable manner.

- a) Regard will be given to the public interest test considerations set out in the **Code for Crown Prosecutors 2018** Para 4.12 a-g: key points are as follows:
  - i. **How serious is the offence committed?** The more serious the offence, the more likely it is that a full investigation is required.
  - ii. **What is the level of culpability of the suspect?** Regard should be given to considering culpability as to whether the suspect is, or was at the time of the offence, suffering from any significant mental or physical ill health as in some circumstances this may mean that it is less likely that an investigation is required.
  - iii. **What are the circumstances of, and the harm caused to the victim?** The circumstances of the victim are highly relevant. The greater the vulnerability of the victim, the more likely it is that further investigation is required. This includes where a position of trust or authority exists between the suspect and victim.
- b) **Was the suspect under the age of 18 at the time of the offence?** The criminal justice system treats children and young people differently from adults and significant weight must be attached to the age of the suspect if they are a child or young person under 18. The best interests and welfare of the child or young person must be considered including whether any potential prosecution is likely to have an adverse impact on his or her prospects that is disproportionate to the seriousness of the offending.

- c) **What is the impact on the community?** The greater the impact of the offending on the community, the more likely it is that further investigation is required

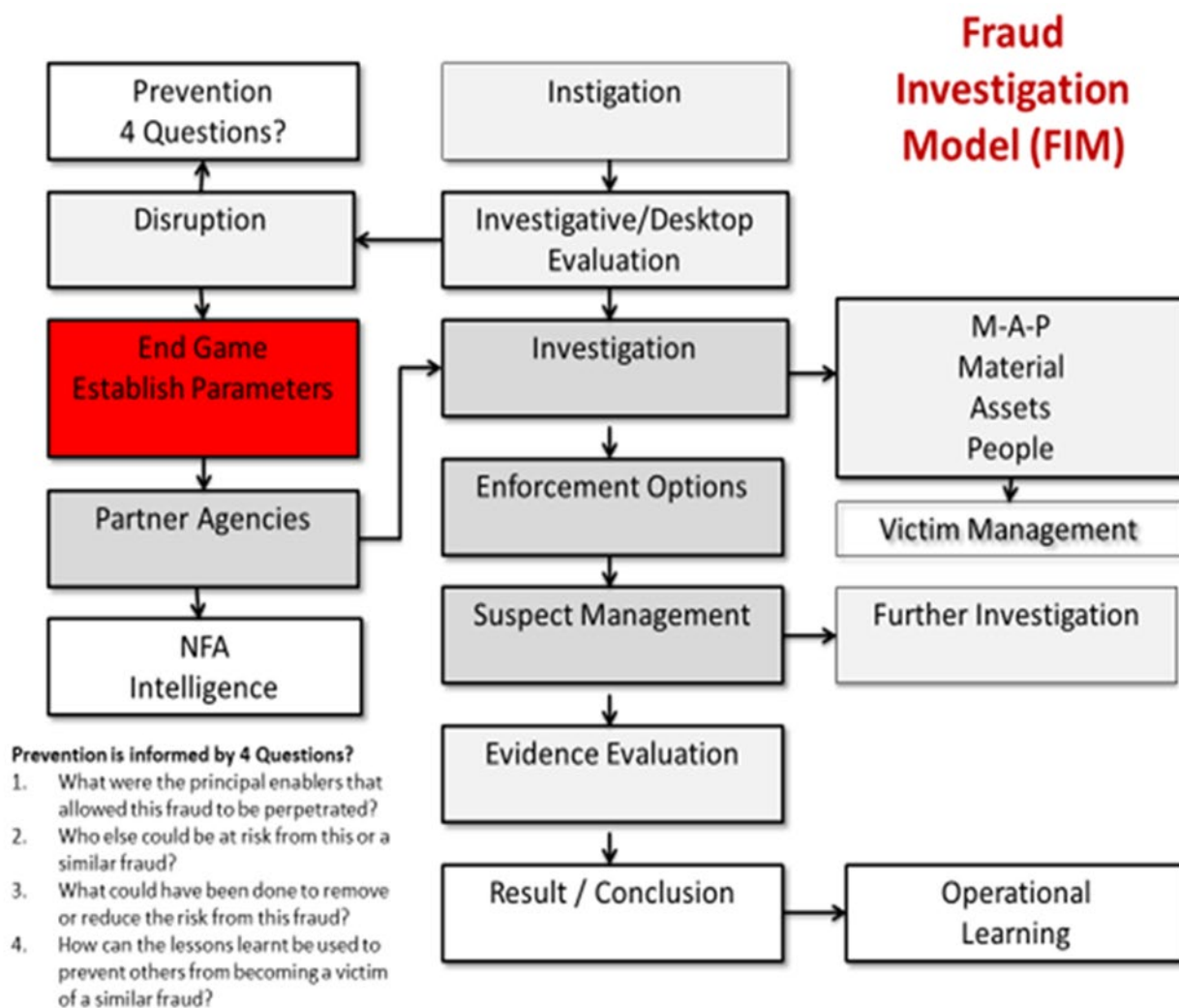
## 7) **Escalation Process**

A common-sense approach will be taken in respect of allocation of viable investigations. It will be key that effective, collaborative relationships are built between the FTT and BCU investigators to ensure open discussion in the interest of the victim and our community to determine the most appropriate resource to investigate Fraud across Lancashire.

During an investigation, new evidence may become available that increases the seriousness or the complexity of the investigation. It is not expected that in all such cases the evaluation assessment will be reapplied. However, in some such situations it may be apparent that the investigation would be more appropriately dealt with in a different investigation level. In such cases the OIC must complete the following steps:

- i. Ensure that all lines of investigation to date are detailed on the Connect investigation.
- ii. Highlight further evidence that has increased the complexity / seriousness of the investigation.
- iii. Ensure that any new safeguarding issues that have been identified are addressed.
- iv. Refer investigation back to the BCU DI SPOC or FTT for further consideration.

Appendix B – Fraud Investigation Model



Appendix C – THRIVE +

<p><b>T</b></p>	<p><b>Threat</b>  <b>Document a shortened version of what has been reported.</b>                  Consider the victim, family &amp; community.  <i>e.g., “Victim has had eggs thrown at her window and the offenders have shouted at her to go back to her own country.”</i></p>
<p><b>H</b></p>	<p><b>Harm</b>  <b>What harm or damage has been caused or is likely to be caused?</b>                  Harm can be <b>physical, emotional, financial or damage.</b>  <i>e.g., “Damage to window and this is aggravated by a racist element.”</i></p>
<p><b>R</b></p>	<p><b>Risk</b>  <b>What is the likelihood of the harm or threat happening?</b>                  Is it ongoing? Have offenders left or still on scene? Is there a possibility of them returning &amp; the potential of further incidents. Grade as low, medium or high and provide rationale.  <i>e.g., “High risk – reported numerous incidents, high possibility they will return and potential for further financial and psychological harm”</i></p>
<p><b>I</b></p>	<p><b>Investigation</b>  <b>What action are you going to take?</b>                  Record deployment considerations and the actions you have taken for example telephone advice, system checks, calls to partner agencies.  <i>e.g., “Previous calls checked, happens 4-6 times per week, deployment of either IR or NHP required. Checked for markers on property. PNC’d name offender.”</i></p>
<p><b>V</b></p>	<p><b>Vulnerability</b>  <b>Explain if the victim or suspect is vulnerable because of their situation or circumstance.</b>                  Consider markers on the address, is the informant a repeat victim being targeted, do they feel vulnerable?  <i>e.g., “Repeat victim, numerous logs created, informant feels targeted and offending behaviour is escalating! This is a hate crime.”</i></p>
<p><b>E</b></p>	<p><b>Engagement</b>  <b>Ensure the callers understanding around what action you are taking.</b>                  Record what you have told the caller around action taken, managing expectations, obtaining availability for deployment. Send a text with the log / crime ref number.  <i>e.g., “Informant aware a patrol will be deployed, given reassurance and advised this will be dealt with as a priority and we aim to be there within the hour. Advised we will update if there are any delayed. Text message sent with log reference number.”</i></p>
<p><b>+</b></p>	<p><b>Prevention &amp; Intervention</b>  <b>Consider options to ensure safeguarding and the prevention of further incidents or a worsening of threat.</b>                  Record specific safeguarding, crime prevention &amp; crime scene preservation discussed with the caller &amp; consider referrals to victim services for incidents being dealt with by FCMU.  <i>e.g., “Informant advised to keep doors and windows locked until we attend and not to confront the offenders. She will recall on 999 if the incident escalates. Advised if possible, to get CCTV installed.”</i></p>

## Fraud Investigation and Allocation Policy

### 5. References

[NSA 2025 - Fraud - National Crime Agency](#)

National Statistics provided by City Of London Police

### 6. Revisions

A summary list of amendments between minor releases of each document to aid staff to see what has been updated (this is not a cut and paste copy of the sections that have been amended). As an example;

Version	Date	Author	Changes Made
3.0	03/03/26	Rach Higson	Revised document incorporating transition from Action Fraud to Report Fraud Revised wording around victim management as local forces no longer receive the victim list which has forced a change in working practices Updated terminology