



Fraud Barometer 2019

A snapshot of Fraud in the UK

January 2020



KPMG LLP

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Welcome

Welcome to the latest edition of the annual KPMG Fraud Barometer report, which provides an analysis of the data covered in the bi-annual releases of 2019.

The bi-annual KPMG Fraud Barometer releases identify the latest fraud trends and patterns affecting the UK economy which helps us remain alert to new threats and respond to fraud risks in an appropriate and proactive manner – and so we hope you find this report insightful, interesting and useful.

We also encourage you to contact us if you have thoughts or questions about the trends identified in the report (or the wider issues raised by fraud).

The KPMG Fraud Barometer is the longest running survey of its kind in the UK with data spanning over 30 years. It considers major fraud cases being heard in the UK's Crown Courts, where charges are in excess of £100,000.

The KPMG Fraud Barometer team is headed up nationally by Roy Waligora (based in London) and supported by the following regional leads: Annette Barker (Head of Forensic Regions), Sara Smith (the North East), Damien Margetson (the North West), Julie Bruce (the Midlands), and Damian Byrne (the South West and Wales, and the South East and London). Details of the national KPMG Fraud Barometer team can be found at the back of this report.

“Following a very busy year for both the fraudsters and law enforcement, it is crucial that businesses and the general public remain on high alert against fraud as uncertain times breeds opportunity.”



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The national picture

Sophisticated cyber-crime combined with traditional old school frauds have increased the value of alleged fraud cases hitting UK Courts.

The value of fraud cases reaching courts in the UK for 2019 has increased to over £1 billion. The 6th largest value recorded in the report's 33 year history. The volume of fraud decreased from 453 cases in 2018 to 369 last year.

Some highlights from the year were:

- Fraud by value reached £1 billion;
- The volume of fraud cases hitting UK courts decreased by 84 cases;
- Insider fraud more than doubled to £46 million;
- The value of alleged fraud targeted at consumers increased by 58% to £64 million; and
- Procurement fraud increased six fold to £16 million.

"In the current economic environment, disruption, change and uncertainty are all triggers that can lead to an increase in the risk of fraud and businesses should have heightened awareness of their fraud controls.

The general economic uncertainty will put pressure on usually law abiding staff to take risks they might not ever have normally taken. Consequently many businesses face an increased 'threat from within' coupled with a seemingly exponential rise in external threats. Employers need to be more robust with screening for new employees and third parties. Individuals who have inside knowledge of a business will often be the ones to identify the soft spots of a company's defences for their own advantage."

Roy Waligora

Partner KPMG Forensic





Fraudsters went back to basics targeting commercial businesses and the general public with alleged cases of insider fraud against businesses more than doubling in value compared to 2018.

Over £192 million of alleged fraud against businesses involving traditional embezzlement against employers, manipulating accounts or abuse of position appeared in UK Courts in 2019 compared to £109 million in 2018.

One case included a European-wide scam that involved warehouses in the UK hiding goods as part of a £2 million fraud. The scam involved supposedly genuine UK businesses ordering goods from 39 Europe-based companies which were collected in the UK but never paid for. When police raided the site they found 281 pallets containing wine, pasta, flat screen TVs, pressure washers and bathroom fittings. A 29 year old from Kent was jailed for five years for playing a leading role in the scam.

Tech-enabled frauds which came through strongly in the first half of the year continued to drive fraud levels in court for the rest of the year and there were a number of large cross-border scams involving criminal gangs across a number of countries.

In one case, a Tyneside man who was the UK face of a scam conducted from India was jailed for 28 months. The fraud involved online scammers who fleeced vulnerable computer users by pretending to help them fix bogus viruses or hacking attacks on their computers. Victims, many of them elderly, were panicked into contacting the fraudsters after messages informing them their computers had been infected either popped up on screen or were played through speakers. When they followed instructions to contact an 0800 number, they were put through to India-based scammers who got access to victims' banking details and plundered their accounts and sometimes installed software to allow them to steal more.

“These figures show that the courts are dealing with an increasing value of frauds afflicting both businesses and individuals, something which is consistent with other data that shows that fraud constitutes a third of all crime in the UK. The significance of the threat to the UK’s prosperity and the impact on victims were acknowledged by the Government in its Economic Crime Plan in July. This wide ranging plan contains a large number of welcome commitments but they will need to be delivered on by the next government if there is to be any discernible impact on the level of fraud in the long term.”

Mark Thompson

UK Investigations Director at KPMG, formerly the Chief Operating Officer of the Serious Fraud Office



Alleged fraud cases against the public were also up from £40 million in 2018 to £63.8 million although the number of cases decreased (79 in 2018 to 67 in 2019).

One case involved a rogue plumbing gang running two companies which earned more than £11 million. Trading Standards identified more than 850 customer complaints. Courts heard how 177 trusting customers were scammed out of hundreds of thousands of pounds so they could buy fast cars, jewellery and race horses. They charged customers many times over the standard hourly rate plus VAT to carry out work.

There are, and have been extensive fraud awareness campaigns by anti-fraud groups and banks to stop people handing over valuable personal data, but frauds targeting consumers such as high-yield investment scams and pension liberation frauds continue to proliferate as they are enabled by the ease of communication, email and social media. Such frauds can have life changing financial consequences for victims who are robbed of financial security.

However not all fraudsters sit behind a computer screen and we have seen frauds by rogue traders increase. The personal nature of this fraud often leaves victims feeling very distressed and many will never recover financially or emotionally from the deceit.

There are things people can do to protect themselves and their vulnerable friends and relatives from fraudsters, particularly rogue tradesmen, such as never parting with money up front, not welcoming uninvited callers into their homes, asking for ID and checking if they are registered in their profession.

Fraud by value last year topped £1 billion largely due to a super-case which saw three men jailed for more than 12 years after police and customs officials smashed a tobacco smuggling gang. More than 40 luxury hideaways across Europe were raided where investigators discovered gold bars, diamonds, and jewellery – together with suitcases and supermarket shopping bags overflowing with cash. They were part of an international organised crime gang involved in cigarette trafficking, drug smuggling and money laundering.

“Over the last few years we have started to see a rise in the number of super-cases appearing in UK Courts worth substantial amounts of money. These are often run by well organised professional criminal gangs focused on making very large profits. Getting the large, often cross-border and complex frauds to court is both time-consuming and resource intensive. This places much more emphasis on businesses and consumers to protect themselves from a growing number of fraudsters who will take advantage given the opportunity.”

Roy Waligora
Partner KPMG Forensic



The enemy within

The fraud barometer recorded 102 cases of alleged insider fraud for 2019 with fraud by management and embezzlement both up.

There was also a six fold increase in the number of alleged procurement frauds appearing in court, usually involving fake invoices. Six cases worth over £16 million appeared in court in 2019 compared to £2.9 million in 2018.

Management and employees represented 43% of perpetrators by volume in 2019 compared to 39% in 2018.

Government and commercial businesses remain the main victims by volume of fraud, followed by the general public. Except for commercial businesses, there was a decrease in 2019 of the volume of fraud cases. This included Financial Services where the number and value of fraud attacks fell from 58 cases worth £74 million in 2018 to 38 cases worth £28 million in 2019. Evasion of duty ranked the largest fraud type by value, registering at £655 million in 2019. Embezzlement ranked the largest fraud type by volume, registering 74 cases (20% of the total) in 2019.

“Procurement fraud is a key area that businesses need to have robust controls around. Our experience shows that third party due diligence as part of a rigorous procurement controls environment can help organisations effectively manage their risk. Without such due diligence and basic controls such as segregation of duties, the repercussions for a business, particularly smaller businesses, can be devastating.

“With the economic road ahead still looking uncertain for UK businesses, many may respond by changing processes, initiating new projects and working with new suppliers, this presents a perfect ecosystem for fraud within which fraudsters will conceal, mislead and misrepresent as they exploit people’s vulnerabilities and confusion about the future. Businesses need to maintain robust fraud controls and remain vigilant and thorough during the continued uncertainty. These include having effective whistle-blowing channels.”

Roy Waligora

Partner KPMG Forensic

Scotland

The value of major fraud cases in Scotland more than triples

The value of major fraud cases going through the Scottish courts increased by £11 million. Cases, valued at more than £15.6 million were heard in courtrooms across the country in 2019, up from cases worth more than £4.5 million in 2018.

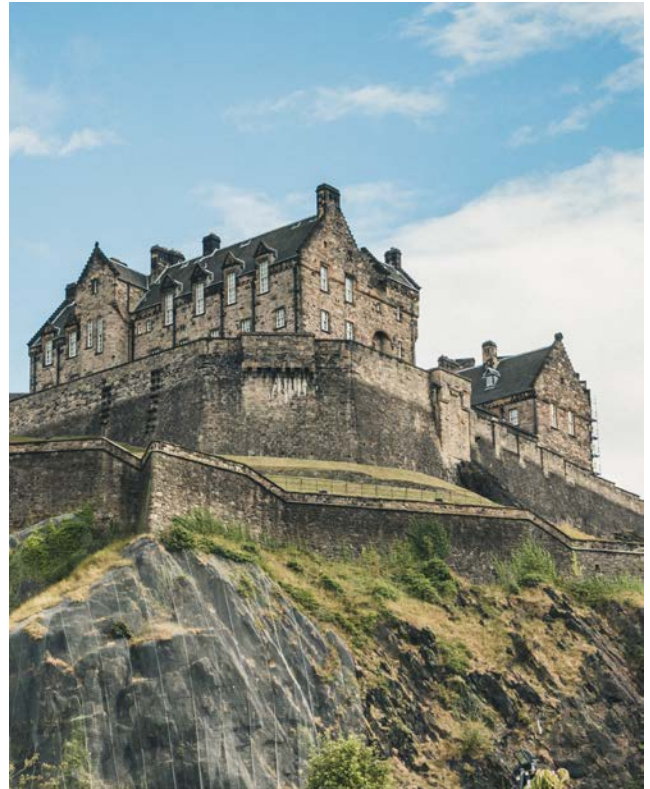
The cases have included investment fraud, procurement fraud, embezzlement, VAT fraud, mortgage fraud and benefit fraud.



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“There has been a significant increase in the value of fraud cases in the Scottish Courts this year, which correlates with the overall UK picture, where fraud is rising across the board. What remains a concern is the number of fraud cases involving personal connections – from employees to advisors and family members. Large frauds are often allowed to occur because people accept what they are told at face value by people they trust. You wouldn’t give someone access to your bank account without checking the balance regularly rather than asking them is my bank balance ok.....”



Notable cases in Scotland include



Credit union boss Anne Costello, was jailed for two years after stealing more than £180,000 by forging friends’ signatures. The 67-year-old used her senior position at the Cumbernauld South Credit Union to make false applications for loans over an 18 year period, after she personally fell into debt.



Paul Galbraith, stole more than half a million pounds from his employer, Oil States Industries, in West Lothian. The project manager was jailed after it emerged he had submitted invoices from a non-existent company for work that hadn’t been done enabling him to spend thousands of pounds at a private members club in Glasgow, on designer clothes, holidays to Dubai and Australia and on a property. He made the fraudulent payments into his mother’s bank account.

North West

North West fraud falls by a third

The North West saw the level of fraud activity fall by a third over the past year, but cases targeting commercial businesses and the government remain high.

The number of cases in the region fell from 57 in 2018 to 39 cases in 2019 (down 32%). The combined value of fraud in the North West fell by more than half to £59 million, from £131.2 million over the same period. The fall can be attributed to a steep decline in the number of cases committed by professional criminals, from 27 cases worth £79.2 million in 2018 to 15 cases worth £38.2 million last year.

However, these fraudsters still accounted for more than a third of cases, the highest of any offender category. There was also a significant drop in the value of frauds committed by employees, down from £43.6 million to just £3.6 million.

The Government and commercial businesses remained the most common targets for fraud having been the victims of 20 and 14 cases respectively, accounting for nearly 90 per cent of frauds in the region's courts.



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“The North West should take heart that fraud levels have fallen, and the value of cases has dropped significantly in the region. Real progress has been made in raising awareness of the threats that professional fraudsters and opportunist criminals pose, particularly online and through technology.

Unfortunately, cases targeting commercial businesses and government departments remain stubbornly common, and – beyond professional con-artists – it is employees and management teams who are often found to have committed these crimes. This shows that there will always be people that try to abuse their positions of trust and responsibility and look for holes in a system. That's why it is so important that fraud defences continue to evolve and people need to stay alert to potential fraud.”

Notable cases in the North West include



Two Liverpool-based lawyers were charged with mortgage fraud to the value of £5.9 million. The 35- and 38-year-old males were accused of 24 separate charges of fraud by false representation, involving a bridging loan.



A GP surgery manager from Hyde, Greater Manchester, was jailed for taking almost £700,000 of NHS money to play gambling apps on her phone. The 44-year-old female falsified patient records to divert money earmarked for medication into her bank accounts.



A Chester-based hospitality businessman was jailed for two years for hiding his income to avoid paying £93,000 in VAT. The 41-year-old male claimed his business ceased trading in 2011, however HMRC found that his company continued to operate, and he didn't declare any of his earnings between 2012 and 2017.



North East

North East fraud cases halve and fall to £9.2 million

There were 14 cases in 2019 worth a combined £9.2 million, down from 28 cases in 2018 worth £13.7 million.

However, the value of fraud committed by those in managerial positions has risen nearly five-fold from £1.5 million to £7.2 million over the last 12 months.

Meanwhile, professional criminals were responsible for the most cases in the region despite a £8 million reduction in fraud value.

Government organisations were victim to the highest combined value of frauds worth £6.5 million, however, the figures represented a 14 per cent decrease compared to 2018.



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“There was a considerable fall in fraud cases reaching courts in the North East in 2019. No doubt there is still lots more work to do, but on the ground we see that great steps have been taken to combat fraud, which is far from a victimless crime.

Our research shows that those in professional criminals continue to operate and people in positions of responsibility are still willing to abuse their trust. That’s why it is so important to remain vigilant and regularly review and update fraud defences.”



Notable cases in the North East include



A 39-year-old woman was sentenced to 10 weeks in prison, suspended for 12 months for selling counterfeit goods from brands including Nike and Rolex. Police and trading standards raided the offender’s home and found 1,114 counterfeit items, plus 1,400 packs of 20 potentially deadly fake cigarettes, Newcastle Crown Court heard.



A 50-year-old male from South Shields was found guilty of claiming almost £100,000 in benefits by using a false identity for five years. The male pleaded guilty at Newcastle Crown Court to fraudulent activity including pursuing false housing and jobseekers allowance claims.



A 57-year-old businessman has been jailed for more than eight years for a £5.9 million tax fraud. The male from Ryton, Gateshead stole millions of pounds by pocketing his staff’s tax deductions and using fake invoices to claim VAT repayments.

Yorkshire

Yorkshire fraud cases against commercial businesses up

The value of fraud committed in Yorkshire has fallen by more than 40 per cent over the past year, but cases against commercial businesses creeps up.

There were 25 cases in Yorkshire in 2019 worth a combined £29 million, down from 26 cases in 2018 worth £49.1 million (down 41%).

Commercial businesses were the only category to see an increase in the number of frauds committed against them, rising from just two cases worth £1.1 million in 2018 to five cases worth nearly £3 million in total. Financial institutions, the Government, investors and the general public all saw a decrease in cases.

When examining the culprits of fraud, professional criminals were responsible for the most cases in Yorkshire, responsible for eight cases worth £7.3 million. A further eight cases were committed by management teams and employees worth a combined £4.4 million.



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“It is encouraging that the incidence and value of fraud cases in Yorkshire has fallen significantly. The data suggests that the increasing vigilance and more robust defences being put in place to combat this type of crime are bearing fruit.

However, we shouldn't be complacent as our research shows that professional criminals are still operating and some people in positions of responsibility are still willing to abuse their trust. That's why it is so important that fraud defences must continue to evolve and that we must all remain alert to the danger that fraudsters pose all of us.”



Notable cases in Yorkshire include



A 55-year-old former doctors practice manager has been jailed for two years after transferring over £596,000 from her employers' accounts to her own. The female from St Marys, York pleaded guilty to fraud by abuse of her position at York Crown Court.



A Holme Valley parish council worker and alpaca farmer was jailed for 27 months for attempting to steal £138,000 in VAT. The 58-year-old female from Holmfirth submitted false information on VAT returns to steal £124,000 in repayments between April 2013 and February 2017; while another £14,000 was withheld by HMRC. The female admitted fraud at Leeds Crown Court.



A 36-year-old financial adviser has been jailed for eight years after conning a premier league footballer out of £1million a Sheffield Crown Court heard. The male from Doncaster was found guilty of fraud by false misrepresentation after he promised to invest the money he was given.

Midlands

Fraud value increases in the Midlands over twelvefold

The (West) Midlands is the only English region with a surge in the value of fraud cases heard in the region's courts in 2019. This was boosted by a £600 million case at Birmingham Crown Court involving three men from an internationally organised crime gang who participated in cigarette trafficking, drug smuggling and money laundering. However, both the East and West Midlands would still have seen a rise in the value of fraud cases regardless of this particular case.

The East Midlands saw £28 million worth of fraud passing through its courts in 2019 (£13 million in 2018) and the West Midlands saw cases with a value of £656 million in 2019 (£41 million in 2018).

Whilst the number of fraud cases brought to the region's courts were constant year on year (67 in both 2018 and 2019), the value has skyrocketed (£54 million in 2018 and £684 million in 2019).

The majority of fraud cases in 2019 were carried out by male perpetrators, mainly between the ages of 36 and 45. Whilst scheming management insiders were responsible for 17 of the 67 most prominent cases locally, by far, the greatest threat came from professional criminals who perpetrated 34 of the 67 cases. 2019 also saw a slight increase in female perpetrators, with one of the region's high value cases being a £12 million bribery case, carried out by a 63 year old business woman.



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"The fraud landscape in the Midlands has changed dramatically over recent years. Ruthless professional criminals have driven a surge in fraud targeting the Government, general public, financial institutions and commercial businesses. This has been further exacerbated by the pace of technology, which has made scams more accessible to fraudsters, but our analysis shows that a threat still remains from insiders, particularly those in trusted management positions. As more fraudsters turn to technology and social engineering to target their victims, consumers and businesses need to stay vigilant and alert to the potential of valuable data falling into the wrong hands. The increase in sophisticated high value fraud cases is a cause for concern and is proof that businesses and organisations have a lot of work to do to not only understand the risks they face, but to invest in the right controls, training and people to combat this evolving threat."

Notable cases in the Midlands include



A Nottinghamshire pub landlady who carried out a £100,000 tax fraud by submitting fictitious tax returns.



A Leicester duo who scammed a care home firm out of £200,000 by overcharging for car repairs.



Three West Midlands men who illegally streamed premier league football to over 1,000 pubs, clubs and homes, worth over £5 million.



Wales

Wales fraud cases against financial institutions rose

Wales saw the number of fraud cases taken to court fall by nearly half last year, but the number of cases against financial institutions increased. There was a total of 17 cases of fraud across the region in 2019, totalling £17.4 million, compared to 30, totalling £18.7 million, the previous year. The number of cases against financial institutions, however, rose from one to three, totalling £1.6 million in value.

There was a significant drop in the number of fraud cases against commercial businesses in 2019, just three compared to nine in 2018. However, the value of these frauds increased from £4.9 million to £6.3 million.

There was also a significant drop in professional criminal perpetrators last year, down to seven cases from 13 in 2018, however they were still the most prevalent perpetrators in Wales in 2019, with a case value of £8.4 million.



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Director

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“Whilst government organisations and commercial businesses have clearly taken steps to combat fraud threats, it’s concerning to see an increase in cases against financial institutions and hopefully this is not a trend we see continue in 2020.

Generally speaking, the total number of fraud cases falling means people and businesses are putting more measures in place to counter common threats, but high-value cases are still coming to court and the risk of fraud will always exist.”

Notable cases in Wales include



A 70-year-old Grosmont man bought a £1 million farm in Carmarthenshire using forged bank statements and letters, initially telling the bank his wife and daughter planned to run a horse business from the property.



A Pembrokeshire solicitor, 58, was sentenced to six years in prison and ordered to pay back almost £200,000 from his ill-gotten gains after stealing £1,000,000 from families of dead clients through charging hugely inflated fees.



A 41-year-old man from Gwynedd has admitted to conspiring to launder £5.8 million. In a joint investigation by the Welsh Police and the FBI, it is understood he targeted a UK and US based company via an email fraud to obtain the funds. He has also pleaded guilty to three counts of fraud involving vehicle hire purchase agreements.



South West

South West sees embezzlement cases increase

The South West has seen the number of fraud cases taken to court fall significantly in the last year, but the number of embezzlement cases has risen. There was a total of 19 cases of fraud across the region in 2019, totalling £8.5 million, compared to 30, totalling £24.6 million, the previous year. The number of embezzlement cases, however, rose from zero to seven, totalling £1.9 million in value.



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“Whilst the total number of fraud cases falling offers reassurance that people and businesses are putting more effective measures in place to counter common threats, it’s concerning to see an increase in employee and management perpetrators and, specifically, embezzlement cases in 2019.

Government organisations and commercial businesses have clearly taken steps to combat fraud threats, but high-value cases are still coming to court and the risk of fraud will always exist.”

There was a significant drop in the number of fraud cases against government organisations in 2019, just five compared to 12 in 2018. The number against commercial businesses rose from five to eight, but the value of these cases decreased from £4.8 million to £3.3 million.

Professional criminals are no longer the most common perpetrators of fraud in the South West, with employees accounting for seven of the 18 cases, followed closely by managers with six, totalling £1.9 million and £3.5 million respectively.

Notable cases in the South West include



A farmer, 62, from Latchley, was jailed for defrauding the taxman out of more than £1.2 million after faking VAT claims for six years to claim back tax he never paid.



A Honiton business owner submitted dozens of fake VAT returns for his business to fraudulently claim repayments of almost £914,000 to fund a gambling addiction.



A 40-year-old father of two from Gloucester was sentenced to four and a half years for extracting over £500,000 from a Bristol branch of a multinational company to inject into his own business, which ultimately still failed.



South East and London

Fraud in London and the South reached £286 million

The value of alleged fraud cases appearing in Courts across London and the South East topped £286 million in 2019 – a decrease of 23% on the previous year.

160 cases of alleged fraud appeared in Courts across the region in 2019, with commercial businesses being particularly hard hit. £99 million of fraud against commercial businesses was recorded in the year, this was up on the £84 million recorded for 2018.



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“In addition to well organised professional criminal gangs targeting businesses and consumers for their very valuable data, the current economic conditions mean that we are also seeing a rise in attacks on businesses from insiders, taking advantage of loose internal controls to steal from their employers. With economic uncertainty likely to continue, the situation may get worse before it gets better. It is important that businesses do not become myopic on this point and ensure they have robust prevention and detection mechanisms so that they do not lose value through the back door that they have worked so hard to build in a challenging economy.”

Professional criminals operating in the region were responsible for £158 million of alleged fraud, followed by management and employees who between them appeared in Courts across the region for crimes amounting to £120 million.

Notable cases in the South East include



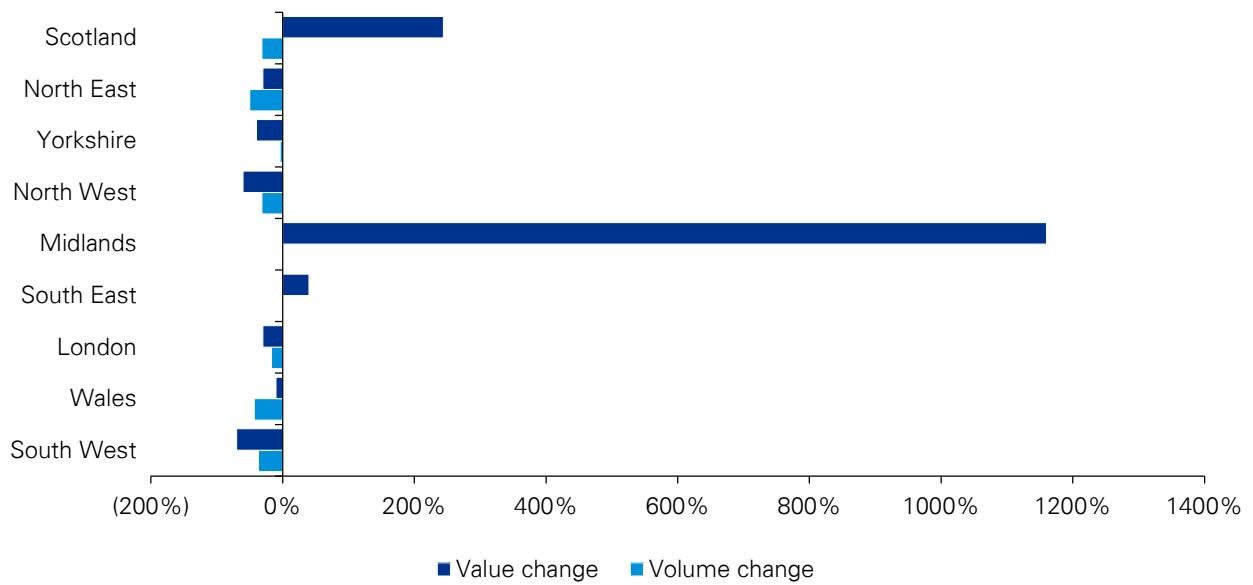
A Hornchurch man was jailed for three years and eight months after stealing £2.9 million from his employer to fund his gambling habit and a life of fast cars and football season tickets. The fraudster stole millions from his employer by processing hundreds of payments into his bank accounts for fictional contractor work and was caught by the City of London Police's Fraud Squad. They initially became aware of his fraudulent activity through a referral from his employer, a mechanical and public health contractor. He made 385 payments into accounts he owned or controlled, totalling £2,939,514. The accountant used the names of genuine contractors on the company's records to disguise the payments into his account. The payments were for work he claimed was carried out by these contractors, but it was all fictional. Evidence gathered during the investigation showed that he used his ill-gotten gains to help purchase a house, pay for his wedding and fund numerous holidays.



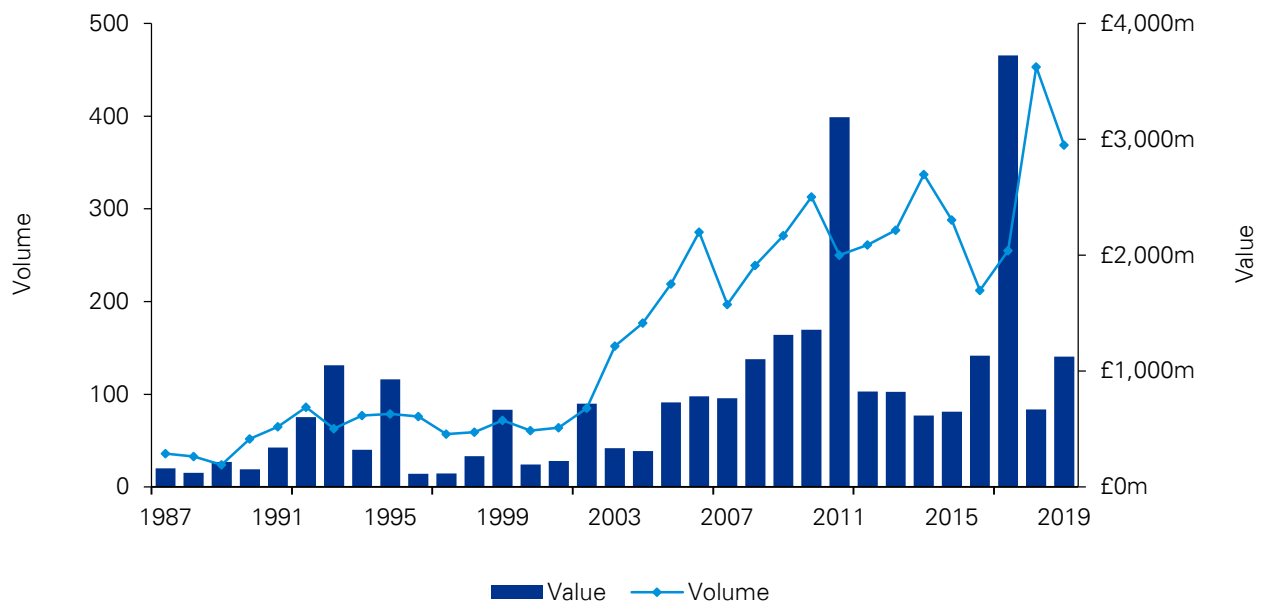
A former accountant for rockers Deep Purple was sentenced to more than six years behind bars by Guildford Crown Court for misappropriating the band's funds. He was found guilty of stealing at least \$2.8 million from the group by siphoning money from two of their companies, Deep Purple (Overseas) Limited and HEC Enterprises limited, into his personal accounts, and invested the funds into money-making schemes. Both of the Deep Purple-related companies were liquidated in early 2019.

The historical view

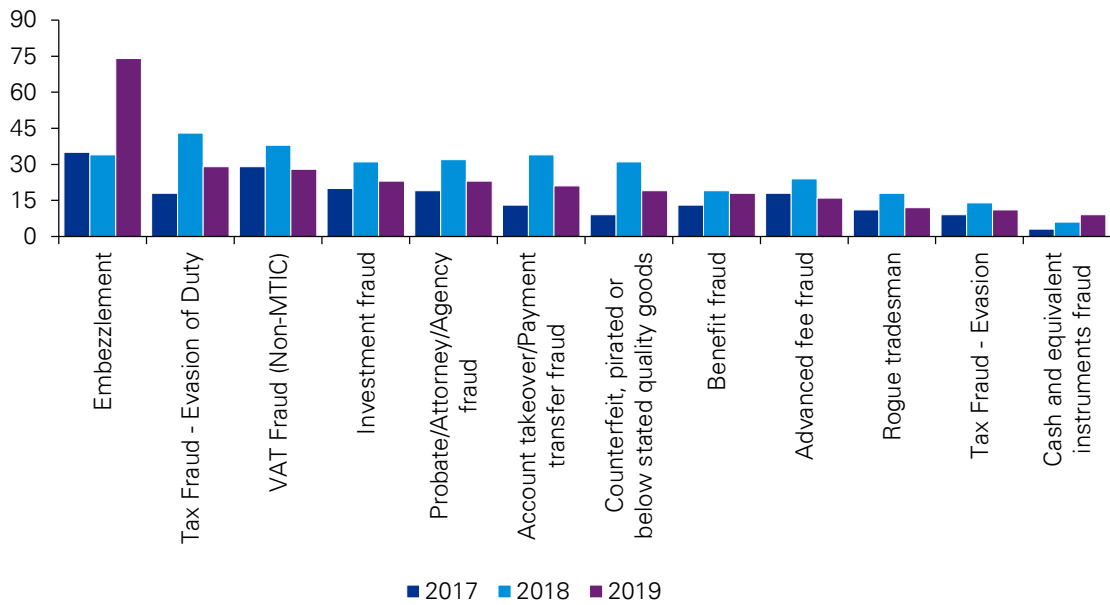
Change in volume and value of cases by geographic region (2019 versus 2018)



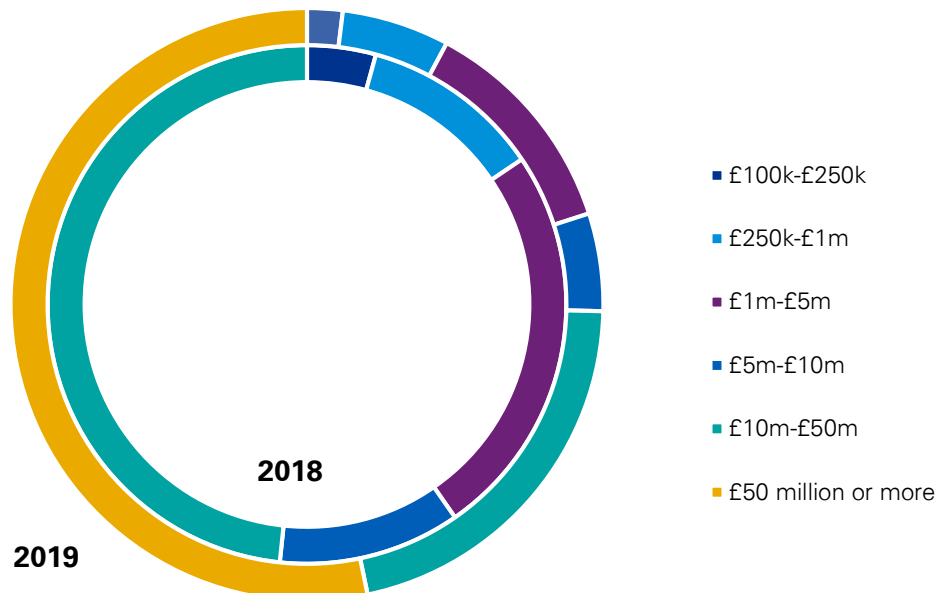
Volume and value of cases recorded since the inception of the Fraud Barometer



Top frauds by case volumes in 2019, with prior years comparison

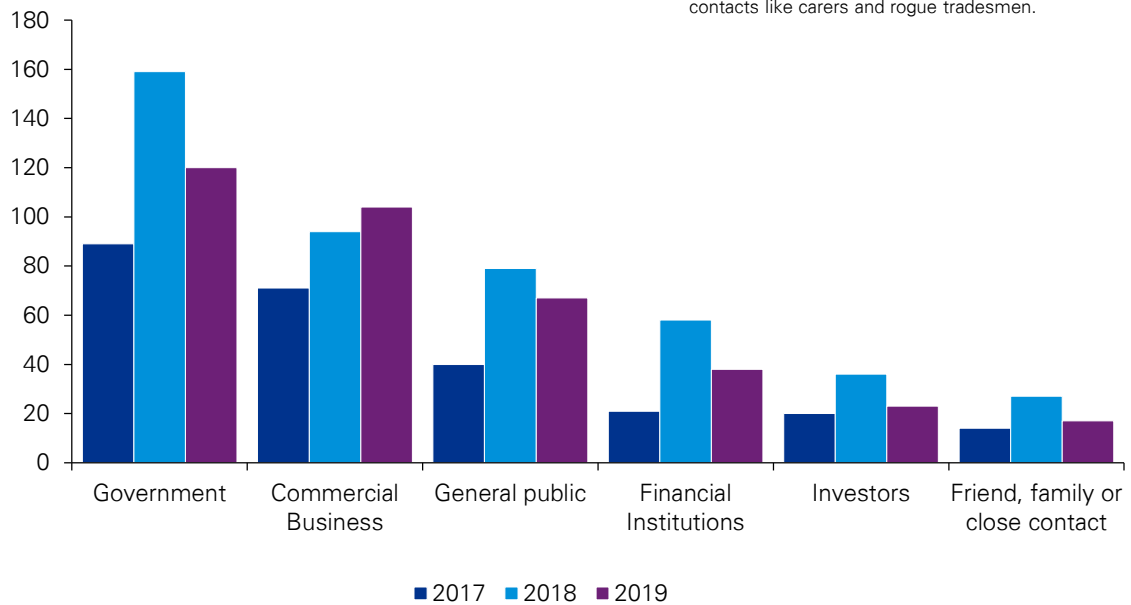


Proportion of values in Fraud Barometer, by case value range



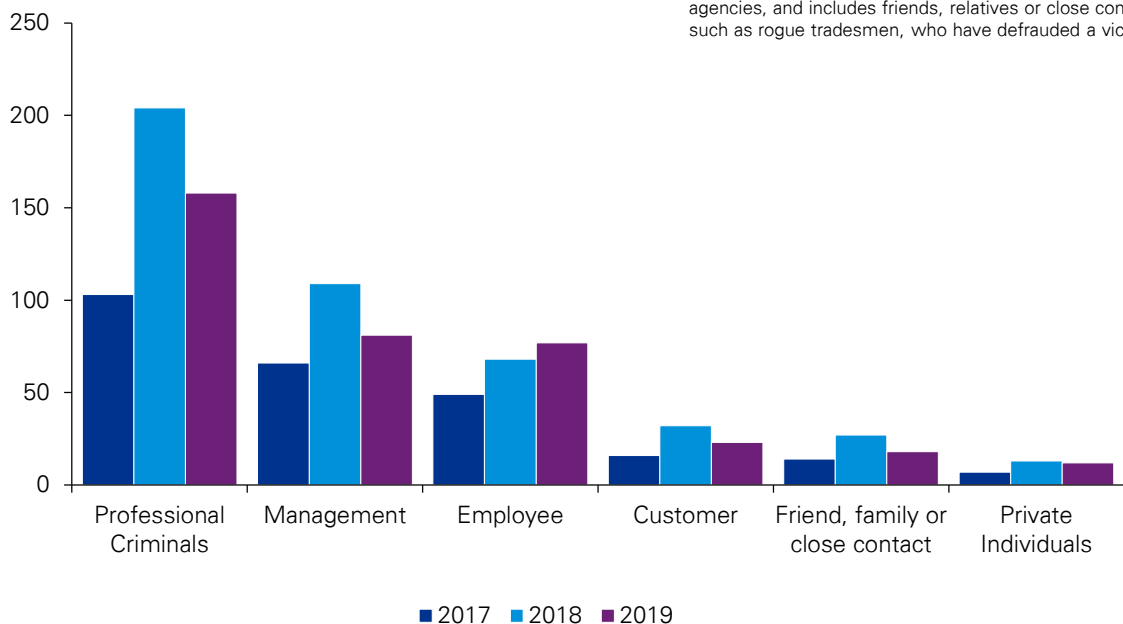
Fraud volumes by victim, 2017-2019

In respect of victims, "Individuals and other" primarily reflects members of the public. For example, it includes consumers who have been sold sub-standard or non-existent goods or services, and includes individuals defrauded by friends, relatives, and other personal contacts like carers and rogue tradesmen.



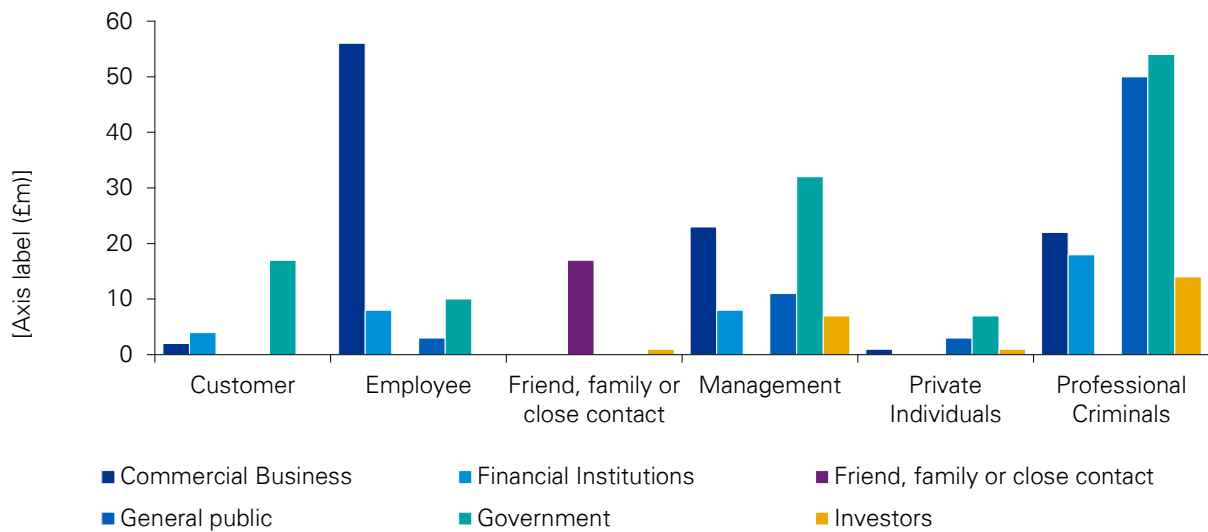
Fraud volumes by perpetrator, 2017-2019

In respect of perpetrators, "Individuals and other" primarily reflects individuals not categorised elsewhere as staff (Management/Employees), Customers (including users of government services) or Professional Criminals. For example, it includes sole traders who have defrauded consumers or tax agencies, and includes friends, relatives or close contacts, such as rogue tradesmen, who have defrauded a victim.

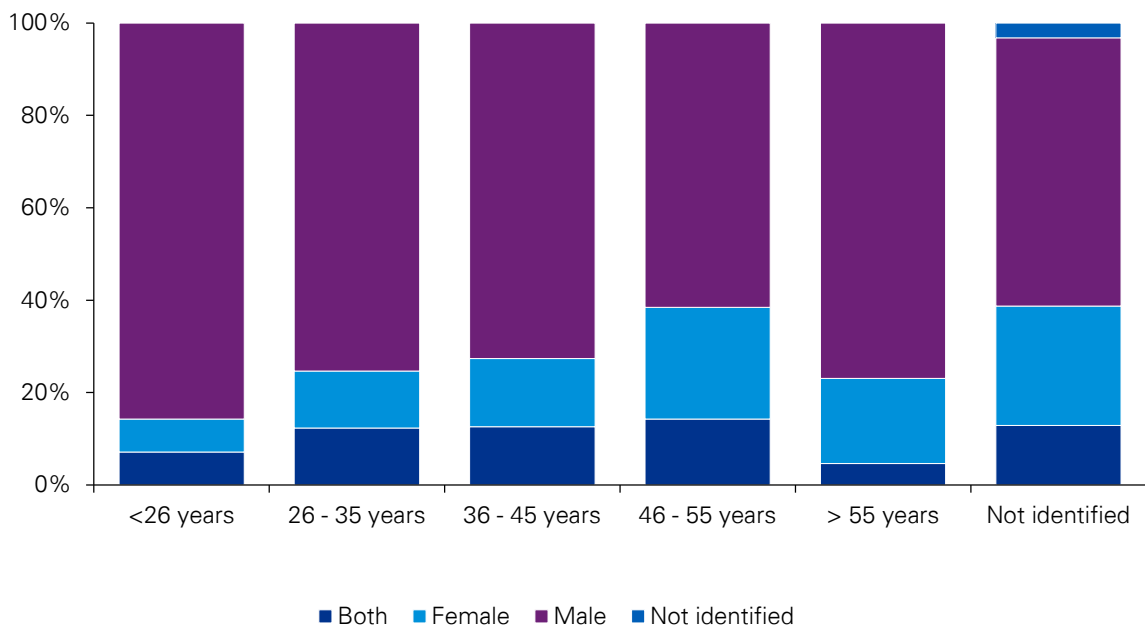


Frauds in 2019 by perpetrator, analysed by victim class (volume of cases)

Frauds by Management and Employees on 'Individuals and others' include frauds committed by staff of legitimate businesses against consumers and clients, for example, by selling sub-standard goods or services to the public.



Frauds in 2019 by perpetrator age, analysed by gender (volume of cases)





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