

2 October 2026

FOI Ref 23443

Request - You asked Staffordshire Police (SP) the following:

Under the Freedom of Information Act 2000, I would like to please request information regarding ghost broking and car insurance scams recorded by your force.

Please provide the following information for CARS ONLY, for the last three financial years (2023/24, 2024/25 and 2025/26):

1. The total number of reported incidents of ghost broking relating to cars.
2. The total number of victims of these reports, by age.
3. The total reported financial loss to victims associated with ghost broking relating to cars.
4. The average reported financial loss per report associated with ghost broking relating to cars.

Where possible, please provide a breakdown of the above information by financial year (2023/24, 2024/25 and 2025/26)

For the purposes of this request, by "ghost broking" I refer to fraud involving individuals or organisations falsely presenting themselves as car insurance brokers or intermediaries and selling, arranging, or facilitating fraudulent, invalid, or non-existent car insurance policies.

Where your records use a different classification or terminology for this type of fraud, please provide the closest available category and state the classification used.

I would appreciate it if this data could be provided in Excel format.

SP received your request on 29/09/2026 and have processed this under the Freedom of Information Act (FOIA).

SP's response to your enquiry is as follows:

SP does not hold the requested information.

All Freedom of Information request responses are published on the SP website although personal details are not included.

Advice and assistance

Section 16 of the Act places an obligation upon the Authority to provide advice and assistance, in order to comply with this obligation please see below.

We would advise that you approach Report Fraud for your requested information:

[Report fraud | Police.uk](#)

Freedom of Information Request Appeals Procedure

1. Who Can Ask for a Review

Any person who has requested information from SP, which has been dealt with under the Freedom of Information Act, is entitled to complain and request an internal review, if they are dissatisfied with the response they received.

2. How to Request a Review

Requests for review of a Freedom of Information request must be made in writing within two months of the date of receipt of this email, and should be addressed to:

IAT@staffordshire.police.uk

The reference number, date of the request and details of why the review is being requested must be included. Requests for review should be brought to the attention of the Information Access Team within two months of the SP response to the original FOI request.

3. Review Procedure

Receipt of a request for review will be acknowledged in writing. The review will be conducted by a supervisor who is independent from the original Decision Maker. The Information Access Team will set a target date for a response. The response will be made as soon as is practicable with the intention to complete the review within twenty working days. In more complex cases the review may take up to forty working days.

The independent supervisor will conduct a review of the handling of the request for information and of decisions taken, including decisions taken about where the public interest lies in respect of exempt information where applicable. The review enables a re-evaluation of the case, considering the matters raised by the complaint.

4. Conclusion of the Appeal

On completion of the review the independent supervisor will reply to the appellant with the result of the review. If the appellant is still dissatisfied following the review they should contact the Information Commissioner to make an appeal. The Information Commissioner can be contacted via the following link: <https://ico.org.uk/make-a-complaint/foi-and-eir-complaints/foi-and-eir-complaints/>

Freedom of Information
Information Access Team



STAFFORDSHIRE
POLICE

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