



1 October 2026

FOI Ref 23455

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

'Under the Freedom of Information Act I wish to request reports of 'ghost broking' within Stoke-on-Trent, covered by your force.

For clarity, 'Ghost broking' is an illegal insurance scam where fraudsters pose as legitimate brokers to sell fake, invalid, or heavily discounted motor insurance policies.

I would be grateful if you could provide the following information:

The number of reported cases of ghost broking / fraudulent motor insurance activity recorded by your force for each of the following periods:

Jan 2021 - Dec 2021

Jan 2022 - Dec 2022

Jan 2023 - Dec 2023

Jan 2024 - Dec 2024

Jan 2025 - Dec 2025

Where possible, please provide the figures broken down by calendar year so that year-on-year comparisons can be made.

If available, please also provide the following information:

- Total reported financial loss per year
- Average or median reported financial loss per victim
- Methods used by the fraudster to contact the victim (e.g. social media, text message, telephone, website, email)

If possible, please provide the data as an Excel file attached to your response or in a Google spreadsheet rather than directing me to a webpage.'

SP received your request on 30/09/2026 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.

Advice and assistance

Section 16 of the Act places an obligation upon the Authority to provide advice and assistance, to comply with this obligation please see below. SP is unable to provide data regarding fraud offences as the majority

of these are now recorded by Report Fraud. Report Fraud is the national centre responsible for receiving, recording and disseminating reports of fraud. Report Fraud is handled by the City of London Police. You may seek the information you are requesting by contacting their FOI department at [Accessing information | City of London Police](#)

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

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