



**HEDDLU
GOGLEDD CYMRU
NORTH WALES
POLICE**

Response Date:13/10/2026

2026/1014 - Car insurance scams and ghost broking

In response to your recent request for information regarding;

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.

We have searched for NFIB Insurance related fraud or fraud relating to insurance documents offences for the period. Manual checks have been carried out to ensure relevance to you request.

Pencadlys yr Heddlu,
Glan-y-Don, Bae Colwyn LL29 8AW
www.heddlugogleddcymru.police.uk

Police Headquarters,
Glan-y-Don, Colwyn Bay LL29 8AW
www.northwales.police.uk

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Occ. LA	Fiscal Year	HO Code	HO Description	HO Code3	Victim Age	Summary	Type of vehicle
WREXHAM	FY 2023/24		Insurance Related Fraud	NFIB6A	48	INFORMANT, REPORTING HE HAD HIS VEHICLE IMPOUNDED BY THE POLICE FOR NO INSURANCE OFFENCES..THE INSURANCE HE TOOK OUT WAS WITH GO ANNUAL WHICH APPEARS TO BE A FRAUDULENT COMPANY.	Car
DENBIGHSHIRE	FY 2023/24	814/02	Fraud, forgery etc associated with insurance certificate	814	18	Caller has purchased insurance for his vehicle off an Instagram broker called ... and he has received an Admirals insurance certificate via email, he has since been stopped by police and his car has been seized because his car is insured to someone else.	Car
WREXHAM	FY 2024/25		Insurance Broker Fraud	NFIB6B	23	The informant is reporting being called by someone portraying to be an insurance broker and setting up a policy that doesn't exist.	Car

THIS INFORMATION HAS BEEN PROVIDED IN RESPONSE TO A REQUEST
UNDER THE FREEDOM OF INFORMATION ACT 2000, AND IS CORRECT AS AT 12/10/2026