

WILTSHIRE POLICE



XXXXXXX
By email

**Force Disclosure Unit
Police Headquarters**
London Road
DEVIZES
Wiltshire
SN10 2DN

Date 2nd October 2026

Our Ref FOI 2026-895

Dear XXXXX,

I write in connection with your request for information dated 29th September 2026, concerning ghost broking and car insurance scams.

I am required by the Freedom of Information Act 2000 to handle all requests in a manner that is blind as to the identity and motives of the requestor. Any information released as a response to a request is regarded as being published and therefore in the public domain without caveat.

Following receipt of your request, research was conducted by the Business Intelligence department at Wiltshire Police. Your request for information has now been considered and I am **not** obliged to supply the information you have requested.

You wrote:

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.

Keeping Wiltshire Safe

Our response:

Section 1(1)(a) of the Freedom of Information Act 2000 (FOIA) requires Wiltshire Police to confirm or deny whether the requested information is held. To establish whether the information is held - namely ghost broking relating to cars - would in itself exceed the time obligations placed upon the authority to comply (18 hours) and therefore engages section 12(2). There is not a specific offence description for fraud relating to insurance policies. Additionally, it is likely any reports of this nature would have been directed to Action Fraud. If any matters were reported on our system, it would be under the crime sub-group of 'miscellaneous crimes against society', of which there were 3751 occurrences within the requested period.

Under the circumstances I am absolutely confident that to locate, retrieve and extract the information you seek would by far exceed the time obligations upon this authority to comply, and in so doing would exceed the fees limits. This is set at £450 calculated at a flat rate of £25 per hour for those work activities comprising of confirming the information is held, locating it, retrieving it and extracting it. Therefore the whole of the request should fall under the exemption of section 12 of the Freedom of Information Act 2000.

Please note:

If one part of the request engages a Section 12 response, the whole request will engage a Section 12 response. The reason being is due to the fact that locating, retrieving and extracting any further information would only add to the already exceeded time obligations.

Forces may use different recording systems, therefore it may be possible some Forces can provide this information where others cannot.

Under our Section 16 obligation to provide advice and assistance, we would advise you to contact Action Fraud as they may be able to assist further with your request.

Section 17 of the Freedom of Information Act 2000 requires Wiltshire Police, when refusing to provide such information (because the information is exempt) to provide you the applicant with a notice which: (a) states that fact, (b) specifies the exemption in question and (c) states (if that would not otherwise be apparent) why the exemption applies.

The exemption applicable to the information requested is:

Section 12 - Exemption where cost of compliance exceeds appropriate limit

In accordance with section 17 of the Act, this letter represents a Refusal Notice for this particular request.

Please contact me if you would like to discuss the withheld information.

Yours sincerely,

FDU Decision Maker