

Date: 24th September 2026
Our ref: FOI/26/017716/Y

FREEDOM OF INFORMATION REQUEST REFERENCE NO: FOI/26/017716/Y

I write in connection with your request for information dated 23/09/2026, received by Greater Manchester Police (GMP) for the following information:

Under the Freedom of Information Act I wish to request reports of 'ghost broking' within the city of Manchester, 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.

Result of Searches

Following receipt of your request searches were conducted within Greater Manchester Police (GMP) to locate the requested information. I can confirm the information requested is not held by GMP.

For information in relation to fraud, you would need to redirect your request to the National Fraud Intelligence Bureau (NFIB). You can submit a FOI request to them by contacting the City of London Police, which serves as the national lead force hosting both Action Fraud and the NFIB.