



Information Rights
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14th January 2020

Our Ref: FOI2019/07650

REQUEST UNDER THE FREEDOM OF INFORMATION ACT 2000 Ref No: FOI2019/07650

I write in connection with your request for information received on 4th December. I note you seek access to the following information:

I am writing to you to make a request under the Freedom of Information Act into the number of individuals investigated for fraud related to 'ghost broking,' or the sale of fake car insurance in the UK, in your area since the start of 2017.

The questions I have are as follows:

Q1. For the years 2017, 2018 and 2019 (to date), please provide the number of investigations conducted in your jurisdiction where someone has been suspected of acting as an unregistered insurance broker:

- 2017
- 2018
- 2019

Q2. Over the same timeframe, please provide the total number of people who have been arrested for driving an uninsured vehicle where the driver had an insurance policy, but investigation found it to be cancelled, invalid or fake:

- 2017
- 2018
- 2019

I have provided a table below to help outline the data required:

2017	2018	2019 (year to date)
Q1. Total number of investigations		
Q2. Total number of arrests		

Clarification:

Many thanks for your prompt response. By "ghost broking" we mean the illegal practice of an insurance intermediary to sell policies to motorists, only for the policies sold to either not meet the minimum insurance requirements of the vehicle, be for the wrong vehicle or to be non-existent altogether.

Am I now right in thinking that any investigations relating to fraud within the Cambridgeshire area would not be carried out by Cambridgeshire Constabulary but instead be investigated by either Action Fraud or the NFIB?

In 'real world' terms,

I would expect Q1 to focus on individuals reported to your police force for selling fraudulent insurance policies to consumers, and Q2 would focus on individuals stopped by police or registered by ANPR cameras for driving a car without insurance, with subsequent checks revealing that the insurance documents they held had been cancelled or were non-existent.

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

Following enquiries within the Constabulary please see our response below.

In answer to question 2:

Total number of people who have been arrested for driving an uninsured vehicle where the driver had an insurance policy, but investigation found it to be cancelled, invalid or fake.” this would require searching through each arrest record and crime associated with it to see if it is relevant, this would take well over the 18 hour time limit.

Unfortunately this means it is not possible to suggest a way to refine this request, as even if the date range were reduced it would still require hundreds of records to be manually checked.

We therefore, consider that the cost of complying with your request for information would exceed the appropriate limit of £450 as has been stated in the Freedom of Information (Fees & Appropriate Limit) Regulations 2004.

Section 12(1) of the Freedom of Information Act 2000 provides that –
“Section 1(1) does not oblige a public authority to comply with a request for information if the authority estimates that the cost of complying with the request would exceed the appropriate limit.”

Section 17(5) of the Freedom of Information Act 2000 requires Cambridgeshire Constabulary, when refusing to provide such information (because the cost of compliance exceeds the appropriate limit) to provide you the applicant with a notice which states that fact.

In accordance with the Freedom of Information Act 2000 this letter acts as a Refusal Notice under Section 12 of the Freedom of Information Act.

However, I am able to provide the following information relative to your request, retrieved before the fees limit was exceeded. I hope this is helpful however; it does not affect our legal right to rely on the fees regulations for the remainder of your request

Q1	2017	2018	2019*
Crimes	0	0	0

Q2	2017	2018	2019*
Driving without insurance Arrests	152	146	178

*up until 30/11/2019

Should you have any further enquiries concerning this matter please do not hesitate to contact me quoting the above reference number.

Yours sincerely

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Cambridgeshire Constabulary provides you the right to request an independent review of this response under its review procedure. If you require such a review you must notify us within two months from the date of this letter. After lodging a complaint with Cambridgeshire Constabulary if you are still dissatisfied with the decision you may make an application to the Information Commissioner. For information on how to make a complaint please visit their website at <https://ico.org.uk/concerns/> or contact them on 0303 123 1113.