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Ghost broking: the fake insurance with real costs

Findings from an Ipsos and Chartered Insurance Institute consumer survey

October 2026

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Ghost broking: the fake insurance with real costs

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As a chartered body with a public interest mandate, the CII provides a forum where stakeholders can collaborate on shared challenges. Our independence enables honest dialogue, facilitating the development of sector-wide guidance and recommendations that strengthen professional standards and deliver better customer outcomes.

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1. Foreword

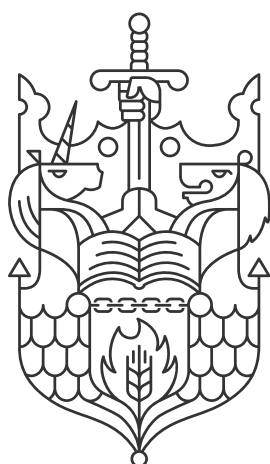
Insurance exists to give people confidence and peace of mind, helping them protect what matters and get on with building their lives. So called “ghost brokers” are not brokers at all. They are fraudsters who undermine that confidence by selling fake cover that leaves people financially exposed and uninsured, often without their knowing it until they are stopped at the roadside or involved in a collision. By then, the money paid to the fraudster is gone, and a fine, a seized vehicle and personal liability for any accident can follow.

The cost is not theirs alone. Every fake policy sold erodes trust in a product that only works when people believe in it. For many victims, a scam is their first experience of insurance, and the doubt it leaves behind can colour how they, and those around them, see the sector for years.

Our research with Ipsos shows how exposed the public is: few are aware of the fraud; many would not verify whether a broker is genuine before purchase and most would not know where to report it. We want consumers to understand the warning signs and take a moment to check that the insurance they are buying is genuine. This report sets out the evidence that will help the sector make that happen.

I commend it to insurers, intermediaries, aggregators and policymakers, and to the professionals on whom the public’s trust ultimately depends.

Matthew Hill
Chief Executive, Chartered Insurance Institute



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2. Executive summary

Ghost broking – criminals pretending to be insurance brokers and selling fake cover, usually through social media – is growing and industrialising. Victims believe they are insured only to risk facing financial loss, uninsured driving penalties, personal liability for accidents and difficulty obtaining cover later.

To support the sector's response, the Chartered Insurance Institute (CII) commissioned Ipsos to survey 2,194 UK adults aged 18-75 in June 2026¹, to find out what the public knows about ghost broking, how people buy and check motor insurance, and what they think the sector should do to tackle the problem. The findings are sobering:

Awareness and understanding are shallow and reporting is misdirected. Just 6% of adults had heard the term 'ghost broking', and 24% recognised the practice once described². Only a quarter of respondents stated they would know where to go to report a fake motor policy, but many of these said they would go to the police or the DVLA (the two most selected answers when asked - neither of which handles insurance fraud). The designated channels for reporting insurance fraud saw fewer respondents selecting them: Report Fraud or the Insurance Fraud Bureau (IFB) Cheatline.

One in ten recent buyers has paid an individual, not a company, when purchasing motor insurance. The CII believes this is a risk indicator and therefore a measure of scale: the CII estimates the one in ten recent buyers equates to roughly three million adults³, against fewer than a thousand cases of

insurance broker fraud reported to Action Fraud in a year.

Young adults are the most exposed group. Eighteen to twenty-four-year-olds are three times as likely as adults overall to have been offered insurance through social media or a messaging app (or have engaged with social media when looking for insurance), and buyers under 35 are around twice as likely to have paid an individual than all adults. Among buyers, experience of CII's four red flags of a ghost-brokered sale, such as considering buying a policy far cheaper than every other quote, or insurance documents arriving as a screenshot, was significantly times more common among Gen Z.

The risk of being a victim of ghost-broking may well be higher for families. Households with children were above average on every warning sign polled, and buyers who had arranged cover for someone else were also more likely to have paid an individual (15% against 10%). The person who buys the policy is not always the person who drives on it, so parents and family members who arrange cover for young drivers are part of the picture.

Concerningly, one in ten adults would not check whether a broker was genuine before a purchase at all. A further 15% selected "don't know" when asked what they would do to verify whether a broker was genuine.

¹ Ipsos, on behalf of the Chartered Insurance Institute: 2,194 UK adults aged 18-75 interviewed online on i:omnibus, 26-30 June 2026. See Technical note in the appendix.

² By 'recognise the practice', we are referring those who have selected 'a great deal', 'a fair amount', 'just a little', or 'heard of, know nothing about' when asked how much, if anything, they knew about ghost broking before answering the survey while being presented with the definition: "Ghost Broking refers to the practice within the insurance industry which involves criminals posing as insurance brokers and selling fake (i.e. forged or fraudulently obtained) motor insurance policies."

³ See 'Buying behaviours' section for details.

Young adults are more likely to verify before purchase, but less likely to check the right things. 18-24-year-olds are half as likely as adults overall to say they would trust a broker outright, but far more likely to judge whether they are genuine by checking their website or social media presence (which are the channels ghost brokers often use to target their victims) rather than more robust checks such as the FCA Register, or contacting the insurer named on the policy.

While most adults are aware of potential penalties, young adults are possibly the least aware of them. Driving with a fake insurance policy is, in law, essentially driving without insurance cover, even for a driver who was deceived. Around two-thirds of all adults surveyed (including non-drivers) know this can mean a fine, penalty points, a seized vehicle or personal liability for an accident, but on every consequence presented, 18-24-year olds were less likely to be aware of the consequences: only half of them expected a fine, and barely a third expected their future insurance to cost more.

The public wants tougher penalties for criminals, a national awareness campaign and a verified badge for brokers on social media and communications.

The badge was the one idea with the same level of support in every gender, sex and region. Older adults were more likely to rank stronger penalties and a national awareness campaign in their top three initiatives, while younger adults instead appeared to favour educational interventions, such as materials for driving instructors, a theory-test question and school programmes.

What this means.

The report recommends communicating the behaviour rather than relying on the unfamiliar phrase “ghost broking”, as well as encouraging the placement of warnings and verification prompts on comparison websites and insurer websites. It also suggests using social media and messaging platforms to reach younger adults who are less likely to use mainstream routes. Parents and other family members who arrange cover for someone else should also be considered as a key target audience for awareness and marketing campaigns.

The survey is intended as a baseline, and the Chartered Insurance Institute plans to repeat the core measures in 2027 to track changes in awareness, purchasing risk, verification behaviour, reporting knowledge and public views on interventions.

3. Introduction

Ghost broking – criminals pretending to be insurance brokers and selling fake cover, usually through social media – is growing and industrialising.

Action Fraud received 870 reports of insurance broker fraud in the year to September 2025⁴, a 12% increase on the previous year, which indicates growth but not scale, as official figures understate the number of fraud cases because most victims discover it only when making a claim or being stopped at the roadside.

Criminals are increasingly using sophisticated methods, including using generative artificial intelligence to create convincing websites, policy documents, and “ghost portals” that display counterfeit policies during roadside checks. The fraud is also reported as moving beyond personal motor insurance into fleet cover, creating risks for small businesses trying to reduce costs.

The consequences extend beyond individual victims. Young drivers lose around £2,000 on average when purchasing a fake policy⁵, while businesses can face uninsured losses, legal exposure and reputational damage. Accident compensation paid through the Motor Insurers’ Bureau is recharged to motor insurers through the levy, which rose from £331 million in 2019 to £507 million in 2024⁶.

And there’s an impact on trust in the

sector. For many victims, falling victim to a scam could be their first experience of buying insurance. They may face cancelled policies or fraud markers against their names, although the Financial Ombudsman Service has required some cancellations to be reversed and markers removed.

To support the sector’s response, the CII commissioned Ipsos to poll UK adults aged 18-75 on their levels of awareness and understanding of ghost broking, their buying risk behaviours, if and how they would validate the legitimacy of a broker before purchasing a policy, their awareness of insurance fraud reporting channels, and their views on what the insurance sector could do to respond to the issue of ghost broking. This report sets out the key findings.

Key statistics

- **6%** of UK adults have heard of the term ‘ghost broking’; **24%** recognise⁷ the practice once it is described.
- **1 in 10** recent motor insurance buyers⁸ has paid an individual⁹ rather than a company; among Gen Z buyers¹⁰ this figure rises to **24%**.
- **16%** of buyers have bought, or seriously considered buying, a policy much cheaper than every other quote; among Gen Z buyers it increases to **29%**.

4 Home Office, answer to Written Parliamentary Question 16107, 8 July 2026: reports of insurance broker fraud to Action Fraud rose by 32% to 775 in the year ending September 2024 and by a further 12% to 870 in the year ending September 2025.

5 Aviva, “Ghost broking surges 22% in two years; Aviva urges crackdown to protect young drivers”, 7 November 2025, reference 3: average premium paid to the ghost broker (£1,700) plus the fee charged (£300), based on policies Aviva detected as ghost-brokered.

6 Financial Conduct Authority, *Motor Insurance Claims Analysis: Multi-firm Review*, July 2025

7 See footnote 2

8 ‘Buyers’ are defined as those that have arranged motor insurance covers for themselves or someone else in the past 3 years (n=1500)

9 Selected either ‘Paid for a policy by bank transfer to an individual (not a company)’, ‘Paid for a policy by debit/credit card to an individual’ from a list of 6 options when asked ‘Thinking about any motor insurance you have bought, which of the following, if any, have you done in the last 3 years?’

10 Gen Z respondents are aged 18–30. Gen Z buyers: n=227

Key statistics

- **36%** would check the FCA register when buying through a broker; one in ten would not check at all, and would assume the broker is genuine. A further 15% selected “don’t know” when asked what they would do to verify whether a broker was genuine.
- **26%** say that would know where to report a fake policy; of those, **70%** would go to the police which is not a designated channel to report insurance fraud.
- **62%** put stronger criminal penalties in their top three priorities among the initiatives shown regarding ways in which the sector could tackle ghost broking. The other initiatives most likely to feature in respondents’ top three were a national awareness campaign (59%) and verified badge for brokers (51%).

Reading the figures.

Between-group gender, ethnicity and social grade comparisons are made (for example between men and women, ethnic minorities and white respondents); age, region and income comparisons are made against all adults.

Ethnic minority respondents appear throughout this report as a group with higher exposure to ghost broking; this should be read with a caveat. Ethnic minority respondents in this sample are much younger than the population, and a third of them live in London (against 14% of all adults), so there are commonalities in terms of the survey’s ethnicity, age and London findings and should be read together.

4. Awareness and understanding of ghost broking

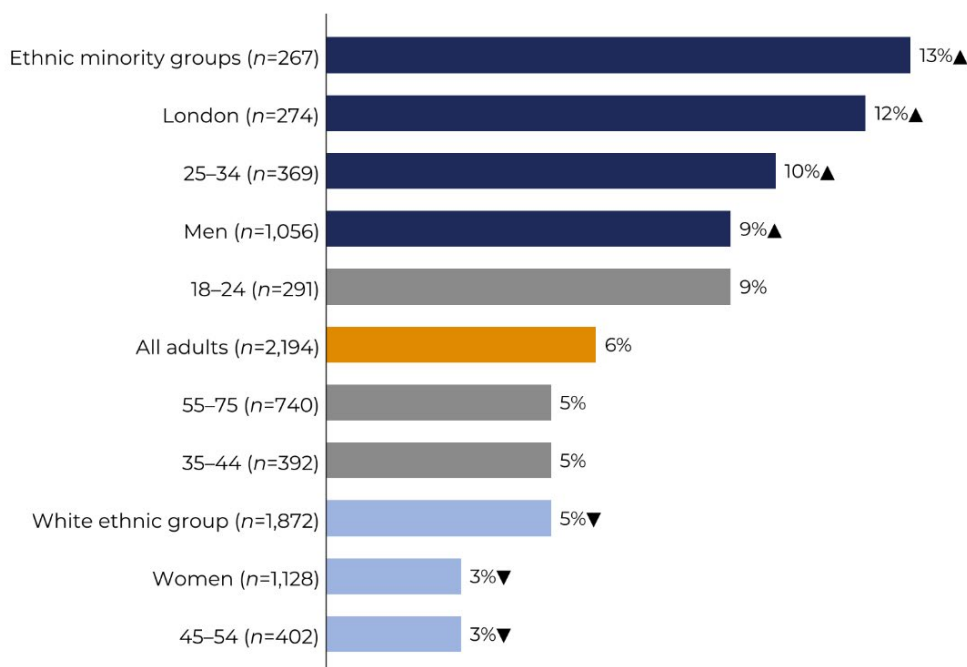
Awareness and understanding are shallow and unevenly spread across the population

Respondents to the survey were asked, prior to ghost broking being defined, whether they had ever heard of the term 'ghost broking': 6% of UK adults said they had. A subsequent question presented respondents with a definition of ghost broking and then asked them how much they had known about it before the survey, resulting in 24% saying they had at least heard the term. The two awareness figures (6% and 24%) aim to measure different things: recognition of the term on one hand and recognition of the practice, once described, on the other.

Understanding of the term (among those reporting having heard of it) does not appear to be present across all respondents. The 6% who said they had heard the term were asked (prior to any definition presented to them in the survey) to describe ghost broking in their own words. When rebasing percentages to include all respondents (i.e. to include those who did not say they have heard of the term), 3% described it as an insurance scam or someone pretending to be a broker, 2% as selling fake or invalid insurance, and 0.4% as selling fake car insurance.¹¹

Have you ever heard of the term 'Ghost broking'?

% answering 'Yes, I have heard of Ghost Broking', by group.



Ipsos significance testing: ▲ significantly higher than the comparison group, ▼ significantly lower. Orange bar: all adults (benchmark).
Base: sample n and group as described on axis, online fieldwork conducted 26th – 30th June 2026.

Figure 1. Awareness of the term by group.

¹¹ Respondents who said they had heard of the term (n=137) were asked an open-ended question: 'And what do you think Ghost Broking is?' Answers were coded by Ipsos. Figures are the proportion of the total sample (n=2,194) giving each coded answer: 'Insurance scam / fraud / someone pretends to be a broker' 3%; 'Selling fake / invalid insurance / insurance that doesn't exist' 2%; 'Selling fake car insurance' 0.4%.

Around one in eight of those who claimed to know the term could not describe it at all (i.e. answered “don’t know” when asked this).

Awareness level differs across demographic groups

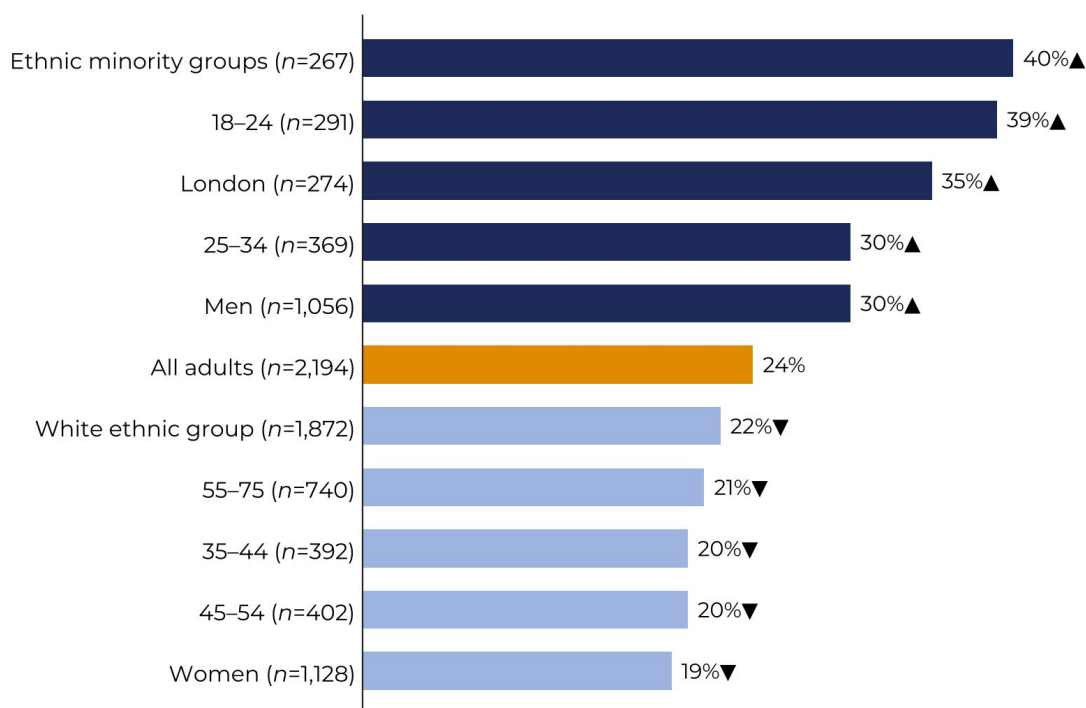
Men were around three times as likely as women to report having heard the term (9% against 3%). Adults aged 25–34 (10%), Londoners (12%), ethnic minority respondents (13%, against 5% of white respondents) those in households earning £75,000 or more (11%) and adults living with children (9%) were all significantly more likely than the total sample to say

they have heard of the term. Among the age groups, 45–54s, at 3%, had the lowest proportion reporting they heard of ghost broking.

Recognition of the practice, once it was described, (Figure 1b) follows a similar pattern, with one important difference. Adults aged 18–24 were the age group most likely to recognise the practice: 39%, against 24% of all adults. The CII’s take on the data is that it indicates one of the groups ghost brokers target have some idea of what the fraud entails, but lack, as later sections show (Figure 6), knowledge of how to distinguish a fake policy from a genuine one.

Before answering this survey, how much, if anything, would you say you knew about the term ‘Ghost broking’? (asked after a description of ghost broking was shown)

% who had at least heard of ghost broking once it was described, by group.



Ipsos significance testing: ▲ significantly higher than the comparison group, ▼ significantly lower. Orange bar: all adults (benchmark).
Base: sample *n* and group as described on axis, online fieldwork conducted 26th – 30th June 2026.

Figure 1b. Recognition of the practice once described, by group.

5. Buying behaviours

One in ten recent buyers has paid an individual rather than a company, and young adults are more likely to display risk buying behaviours

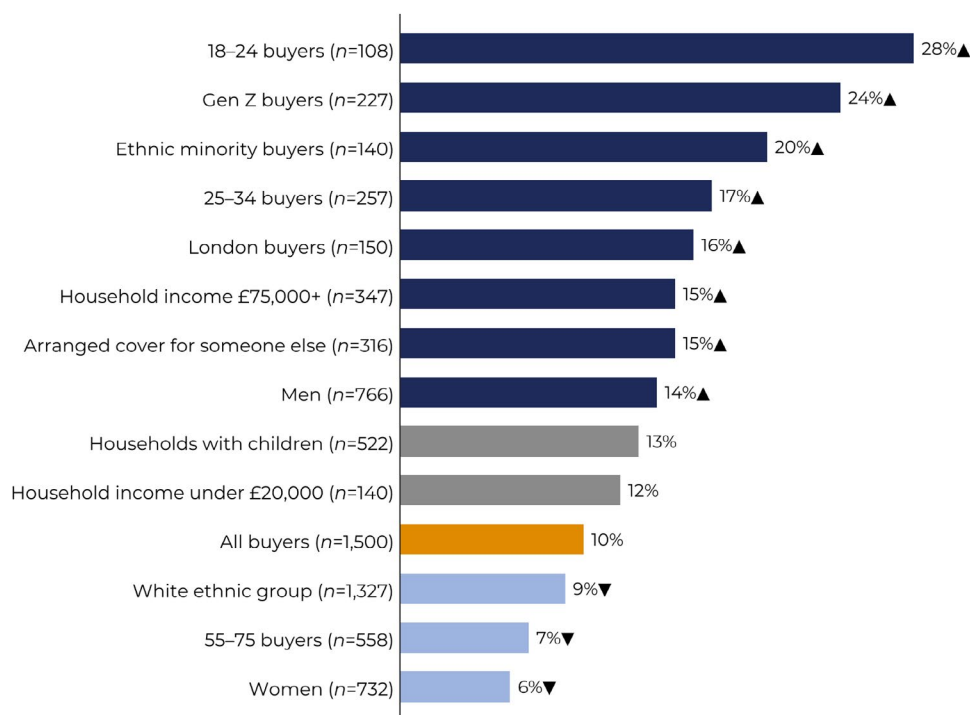
Nearly seven in ten adults (69%) said they had personally arranged motor insurance in the last three years, for themselves, someone else or both. One in ten of these buyers (10%) said they had paid an individual for a policy¹², either by card or by bank transfer, rather than a company. Not every payment to an individual is necessarily a case of fraud, but it is a risk indicator that points to the scale of the problem likely being much larger than

the 870 fraud cases reported to Action Fraud in a year¹³, if we consider that one in ten recent buyers grosses up to well over three million adults.¹⁴

Among this group of buyers, the pattern shows that men were around twice as likely as women to have paid an individual rather than a company (14% of men against 6% of women).

Thinking about any motor insurance you have bought, which of the following, if any, have you done in the last 3 years?

% who paid an individual rather than a company for a policy, by card or bank transfer (NET), by buyer group.



Ipsos significance testing: ▲ significantly higher than the comparison group, ▼ significantly lower. Orange bar: all buyers (benchmark).

Base: sample n and group as described on axis, online fieldwork conducted 26th – 30th June 2026.

Figure 2. Buyers who paid an individual, either by card or bank transfer rather than a company, by group.

¹² Selected either 'Paid for a policy by bank transfer to an individual (not a company)', 'Paid for a policy by debit/credit card to an individual' or both when asked 'Thinking about any motor insurance you have bought, which of the following, if any, have you done in the last 3 years?' from a list of 6 options

¹³ Home Office, answer to Written Parliamentary Question 16107, 8 July 2026: reports of insurance broker fraud to Action Fraud rose by 32% to 775 in the year ending September 2024 and by a further 12% to 870 in the year ending September 2025.

¹⁴ The total population figure for adults aged 18-75 in the United Kingdom is 48.12 million. Source: ONS Annual Population Survey for 2025 (October 2024-September 2025). 7.19% of UK adults aged 18-75 (10% among those who have arranged motor insurance for themselves or someone else in the past 3 years), or equivalent to 3.57 million, have paid for a motor insurance policy to an individual (either via credit/debit card or bank transfer). If the 95% confidence interval is +/- 1.8%, that is 5.39% - 8.99%, an estimate of between 2.59 and 4.33 million. All polls are subject to a wide range of potential sources of error.

Young buyers are more likely to have paid an individual compared to all buyers: Gen Z buyers were at 24%, and 18-24 buyers at 28%.¹⁵

This group combines price sensitivity and a higher exposure to the channels where ghost brokers operate in, typically facing higher premiums and are more likely to come across insurance offers on social media and messaging apps: among 18-24s, 19% said they've responded to, been offered or bought insurance through a social channel, against 6% of all adults¹⁶ (Figure 5).

Ethnic minority buyers were at 20% against 9% of white ethnic buyers, and London buyers at 16%. The London and ethnicity findings overlap in the same way as ethnicity and age: a third of the ethnic minority respondents in the sample live in London (33%, against 14% of all adults), so one would expect to see commonalities between answers from these groups.

Higher household income does not appear to reduce the likelihood of risk-buying behaviour: among the buyers, households earning £75,000 or more were more likely the average across all buyers to say they've paid an individual for a policy (15% versus 10%).

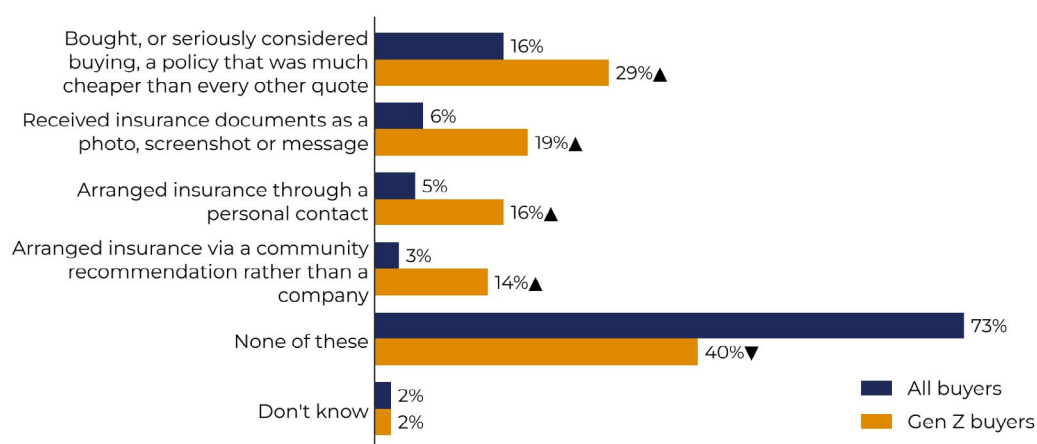
Buyers who had arranged cover for someone else were more likely than average to have paid an individual (15% against 10%).

Red flag incidents

Buyers were also asked about four experiences that describe aspects of a typical ghost-brokered sale: 16% had bought, or seriously considered buying, a policy that was much cheaper than every other quote. 6% had received their insurance documents as a photo, screenshot or message; 5% had arranged cover through a personal contact and 3% through a community recommendation rather than a company.

Still thinking about any motor insurance you have bought in the past 3 years, which, if any, of the following have you personally experienced?

% selecting each, all buyers (n=1,500) against Gen Z buyers (n=227).



Ipsos significance testing: ▲ significantly higher than all buyers, ▼ significantly lower.

Base: n=1,500 adults aged 18-75 who have previously bought motor insurance, online fieldwork conducted 26th – 30th June 2026.

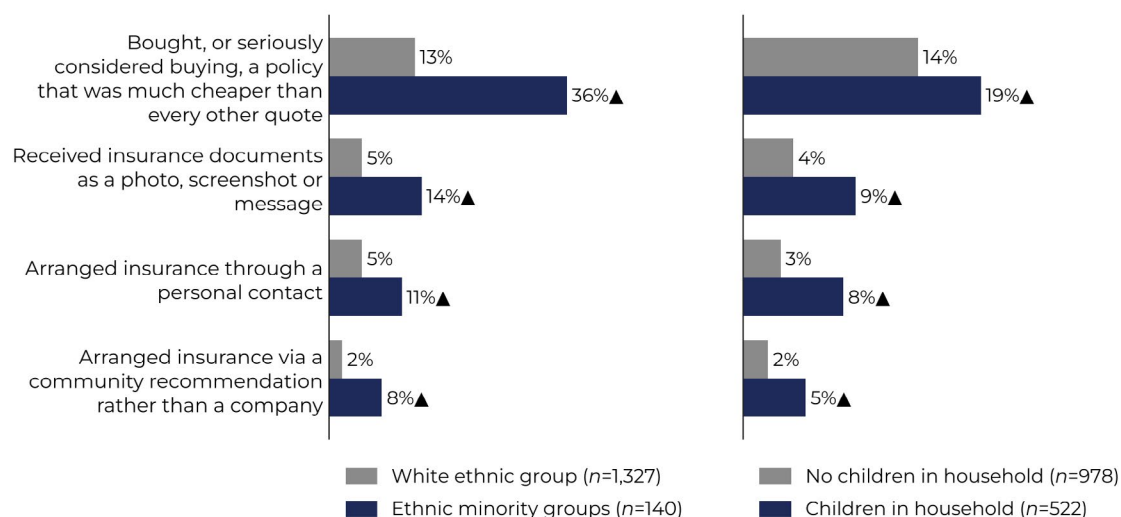
Figure 3. Red-flag experiences, Gen Z buyers against all buyers.

¹⁵ Gen Z respondents are aged 18-30. Gen Z buyers: n=227; 18-24 buyers: n=108

¹⁶ Among the n=291 18-24s, 19% said they have done one or more of the following relation to motor insurance: 'Responded to an advert on social media', 'Bought via social media', 'Bought via a messaging app', 'Been offered by an individual (not a company) on social media', 'Shared your personal details with an individual (not a company) on social media in relation to a quote' when asked to select from a list of 9 options what they have personally done when looking for motor insurance.

Still thinking about any motor insurance you have bought in the past 3 years, which, if any, of the following have you personally experienced?

% experiencing each, by ethnicity (left) and by whether there are children in the household (right).



Ipsos significance testing: ▲ significantly higher than the comparison group (white ethnic group; no children in household).

Base: sample n and group as described in the legend, online fieldwork conducted 26th – 30th June 2026.

Figure 4. Red-flag experiences by ethnicity and by whether there are children in the household. Base: sample n and group as described below, online fieldwork conducted 26th – 30th June 2026.

Among Gen Z buyers, every one of these experiences was around two to four times more likely than all buyers: 29% the much cheaper (against 16%), 19% received documents as a photo, screenshot or message (against 6%), 16% arranged insurance via a personal contact (against 5%) and 14% via a community recommendation (against 3%). Only 40% of Gen Z buyers reported none of them (against 73% overall), indicating at least one of these applied for a majority of this group.

Ethnic minority buyers are similar to Gen Z in terms of the answers they selected here: 36% the cheap policy (against 13% of white ethnic buyers), 14% got documents as a photo, screenshot or message (against 5%), 11% a personal contact (against 5%) and 8% a community recommendation (against 2%).

Households with children were also above average on every item: 19% the cheap policy (against 14% of households without children), 9% documents as a photo, screenshot or message (against 4%), 8% a personal contact (against 3%) and 5% a community recommendation (against 2%).

Social media is the channel of exposure

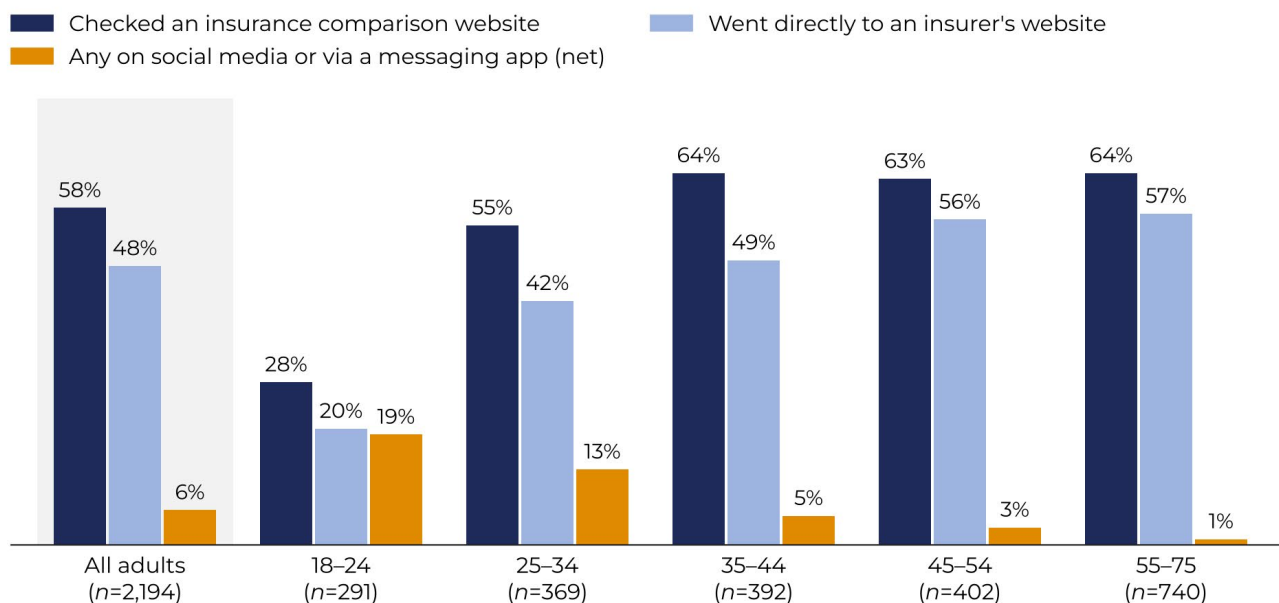
Social media and messaging apps are the channels which ghost brokers typically use to target their victims.

Asked what they had ever done when looking for motor insurance, 6% of adults had done at least one of four things through a social channel: responded to a social media advert for insurance, been offered insurance by an individual on social media, shared personal details with such an individual, or bought through social media or a messaging app.

Among 18-24s the figure was 19%. The mainstream routes when looking for motor insurance remain dominant, with 58% of all adults having used a comparison website and 48% having gone directly to an insurer's website, but for the youngest buyers, the CII believes that the 19% who have used a social channel means doing so is no longer a marginal behaviour.

Which, if any, of the following have you personally ever done when looking for motor insurance?

% who have ever used each route, by age.



Ipsos significance testing: 18-24s and 25-34s are significantly higher than all adults on the social media/messaging app net.

Multi-response question: respondents could select more than one route, so bars do not sum to 100, and only three of the routes asked about are shown. The net combines: responded to a social media advert; been offered insurance by an individual on social media; shared personal details with such an individual; bought via social media; bought via a messaging app. 42% of 18-24s have not personally looked into motor insurance. Shaded cluster: all adults (benchmark).

Base: sample *n* and group as described on axis, online fieldwork conducted 26th – 30th June 2026.

Figure 5. Routes people have used when looking for motor insurance, by age: comparison websites, insurers' websites and the social media or messaging app net.

6. Verification behaviour

When asked to imagine they were buying motor insurance through a broker, 1-in-10 adults surveyed said they would not check whether a broker was genuine before buying a policy

Asked what they would do to check whether a broker was genuine if buying through one rather than directly from an insurer, respondents chose from a list of eight verification checks. Three of them test a broker against an independent source: checking the FCA Financial Services register (selected by 36%), contacting the insurer named on the policy to confirm it was valid (selected by 32%) and looking for the broker in a professional directory (selected by 23%).

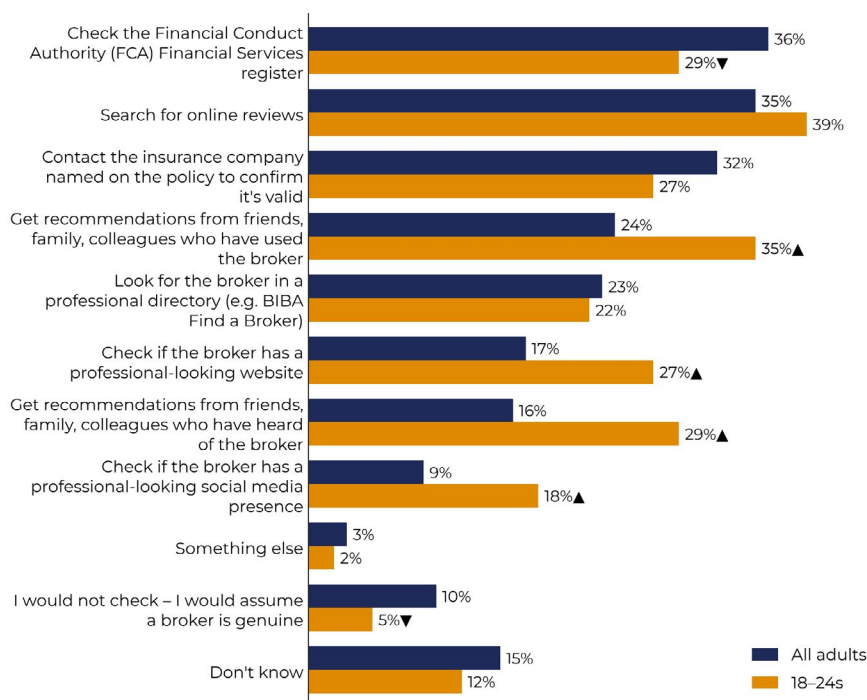
None of the three is conclusive on its own to ascertain whether a broker is legitimate, given that fraudsters clone the websites and branding of authorised firms, so a register or directory entry confirms only that a genuine firm exists, not that the person selling is associated to that firm.

Contacting the insurer named on the policy is the only one of the eight checks that confirms the policy itself exists.

Many respondents cited weaker verification checks as being among the things they would do to ensure the broker is genuine: 35% would search for online reviews, 24% would ask people who had used the broker, 17% would check for a professional-looking website, 16% would get recommendations from friends, family, colleagues who have heard of the broker and 9% would look for a professional-looking social media presence. These are weaker signals because they are not third-party verified or are easily replicated by ghost brokers.

If you were buying motor insurance through a broker rather than directly from an insurer, what, if anything, would you do to check the broker was genuine?

% selecting each, all adults (n=2,194) against 18-24s (n=291).



Ipsos significance testing: ▲ significantly higher than all adults, ▼ significantly lower.

Base: n=2,194 adults aged 18-75 (blue bars), n=291 adults aged 18-24 (orange bars), online fieldwork conducted 26th – 30th June 2026

Figure 6. How people would check a broker, 18-24s against all adults.

Concerningly, a tenth would not check at all and would assume the broker was genuine, and a further 15% answered “Don’t know” at this question.

Young adults are more likely to check whether a broker is genuine, but less likely to check the right things

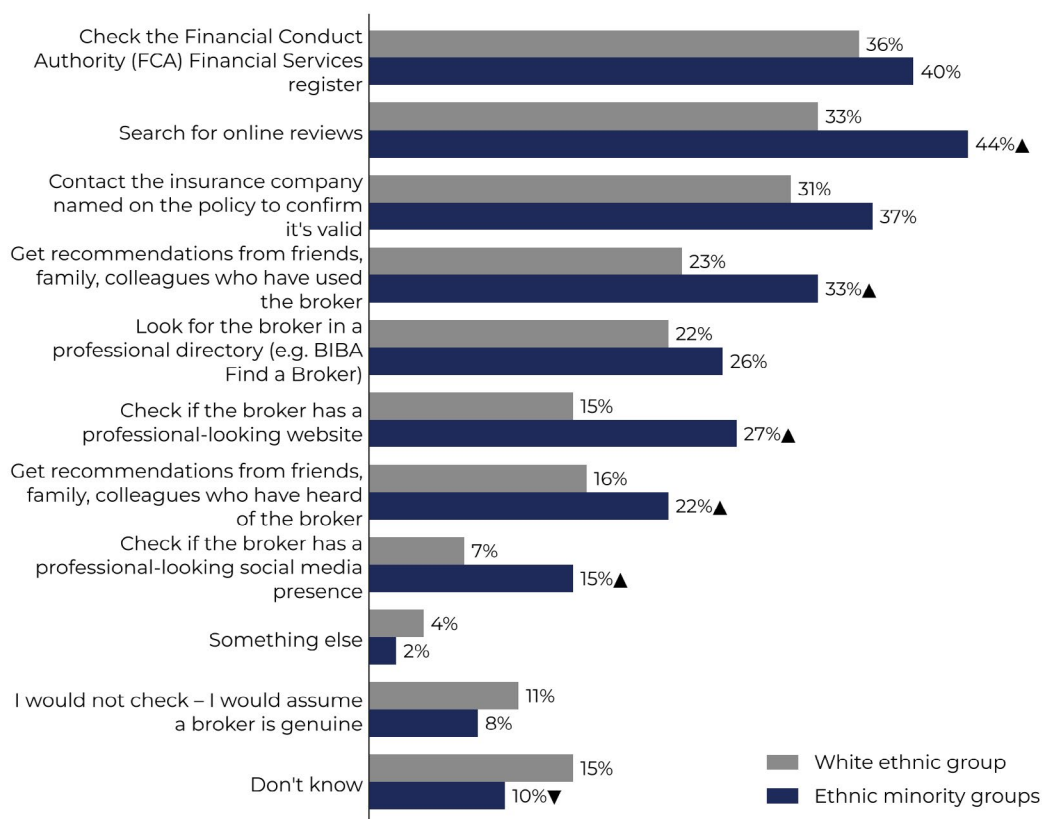
5% of 18-24s said they would assume a broker was genuine (i.e. they would not check), around half the proportion among all UK adults, however they appear to be more likely to include weaker signals of legitimacy among their checks. Over a third of 18-24s (36%) would check a broker by a professional-looking website or social media presence, against 21% of all UK adults; 29% would get recommendations from people who had only heard of the broker, against 16%.

They were also the marginally or significantly less likely than other age groups to say they would check the FCA register: 29% of 18-24s selected this, compared to 36% of all respondents in the survey.

Ethnic minority respondents showed a similar profile to 18-24 year-olds in terms of the proportions selecting each answer at this question: 44% say they would search for online reviews (against 33% of white respondents), 34% on a website or social media presence (against 19%) and 33% on recommendations from people who had used the broker (against 23%).

If you were buying motor insurance through a broker rather than directly from an insurer, what, if anything, would you do to check the broker was genuine?

% selecting each, white ethnic group (n=1,872) against ethnic minority groups (n=267).



Ipsos significance testing: ▲ significantly higher than the white ethnic group, ▼ significantly lower.

Base: n=1,872 adults aged 18-75 identifying as from a white ethnic group (grey bars), n=267 adults aged 18-75 identifying as in an ethnic minority group (blue bars), online fieldwork conducted 26th – 30th June 2026.

Figure 7. How people would check a broker, ethnic minority groups against the white ethnic group.

7. Perceived consequences for drivers

Most adults recognise the immediate penalties for driving on a fake policy, however young adults are possibly the least clear about the consequences.

Respondents were shown a list of nine potential consequences resulting from someone driving with a fake motor insurance policy, even if they did not know it was fake, and asked which they thought could apply. The list itself was a mix of consequences that a genuinely deceived driver would face, and consequences they would not.

In the eyes of the law, a driver with a fake motor policy equates to driving without cover, so every potential sanction follows from that fact. Driving without a valid insurance policy is a strict-liability offence, so a fine, penalty points, vehicle seizure, possible disqualification, personal liability for the costs of an accident and higher

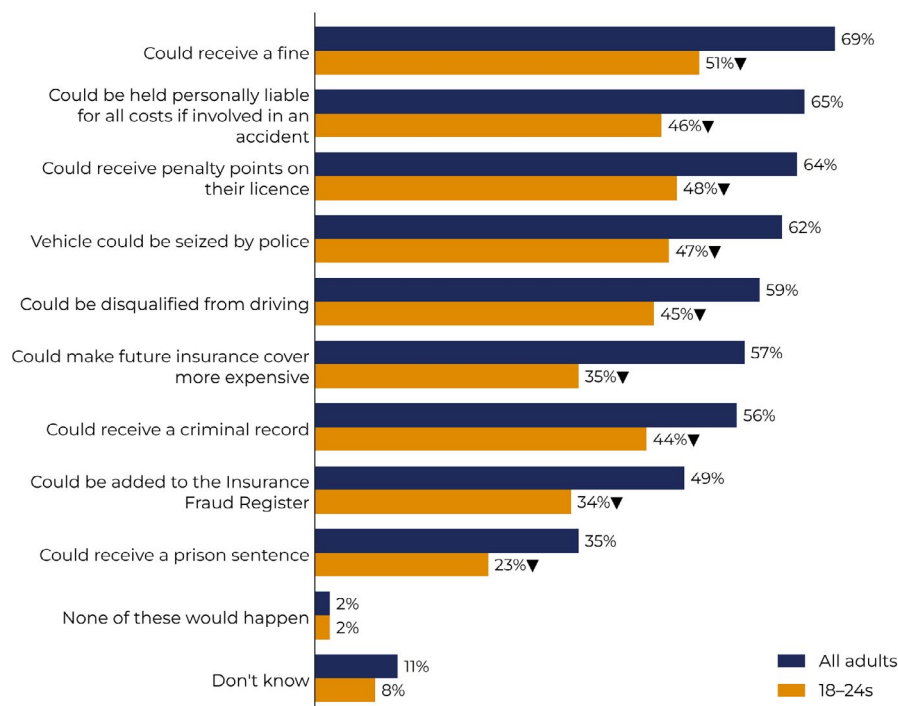
future premiums can all follow regardless of whether the driver knew they had a fake policy or not.

Driving without insurance is not an imprisonable offence, and whether the driver acquires a criminal record depends on whether the matter is dealt with by fixed penalty or prosecuted.

Being added to the Insurance Fraud Register is intended for people found to have committed fraud; the Financial Ombudsman Service has required some insurers to remove markers from customers who were themselves deceived.¹⁷

Which of the following, if any, do you think could happen as a result of driving with a fake motor insurance policy, even if the driver/owner didn't know it was fake?

% selecting each, all adults (n=2,194) against 18-24s (n=291).



Ipsos significance testing: ▲ significantly higher than all adults, ▼ significantly lower.

Base: n=2,194 adults aged 18-75 (blue bars), n=291 adults aged 18-24 (orange bars), online fieldwork conducted 26th – 30th June 2026.

Figure 8. Perceived consequences of driving on a fake policy, 18-24s against all UK adults against the white ethnic group.

¹⁷ Financial Ombudsman Service insight, October 2024, on complaints about cancelled policies and fraud markers where the customer had been deceived by a ghost broker.

Around two-thirds of respondents identified each of the immediate potential outcomes resulting from driving without a valid insurance policy: receiving a fine (69%), potential personal liability for accident costs (65%), penalty points (64%), vehicle seizure by the police (62%), and over half identified disqualification from driving (59%) and for more expensive future cover (57%).

The survey also suggests a widespread belief in consequences that are unlikely to happen as a result of driving with an invalid motor insurance policy, including over half choosing “could receive a criminal record” (56%) and a third (35%) that they could receive a prison sentence.

The group the CII believes is most exposed to ghost-broking fraud appears to be the least clear about its consequences

On every consequence listed, 18–24s were significantly less likely than adults overall to select it. For example, only 51% identified a possible fine and 35% the negative impact on future premiums, against 69% and 57% of all adults.

8. Reporting insurance fraud

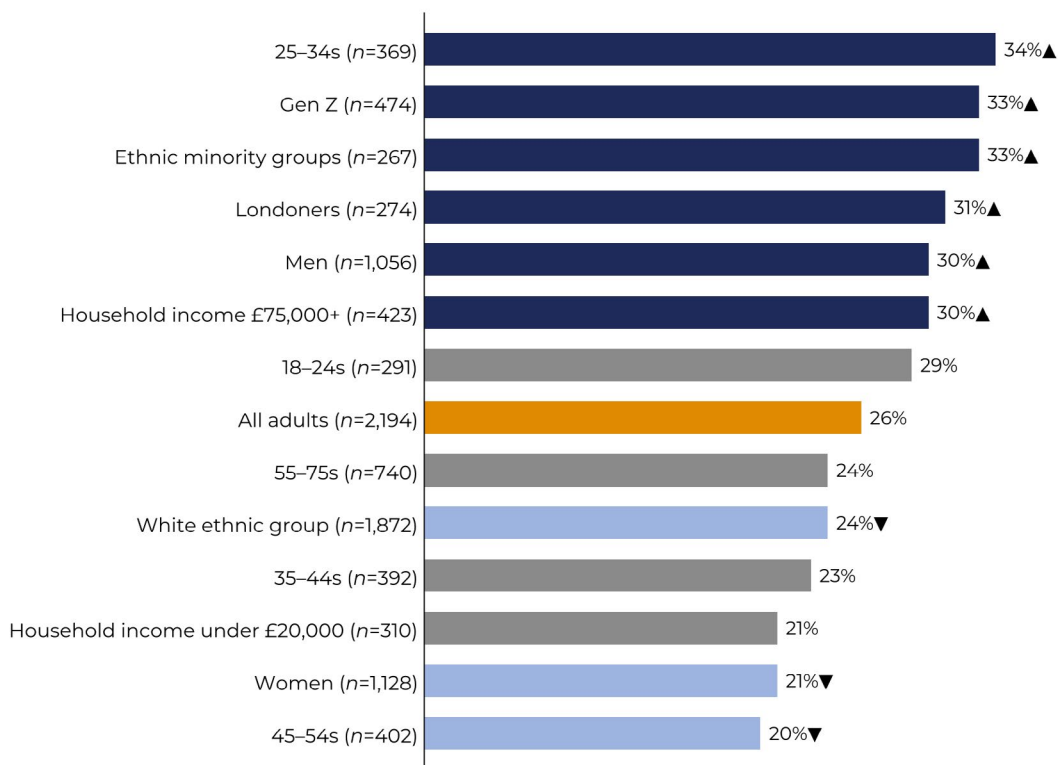
Most UK adults would not know where to report a case of ghost broking fraud

Asked to imagine discovering that a policy they held was fake, only 26% of adults said they would know where to report it.

Men were more likely to respond in the affirmative than women (30% against 21%), as were 25-34s compared to older age groups (34%) and ethnic minority respondents (33%, against 24% of white respondents).

Imagine the following scenario where you discovered a motor insurance policy you have was fake. If you wanted to report it, would you know where to go?

% saying 'Yes, I would know where to go to report it', by group.



Ipsos significance testing: ▲ significantly higher than the comparison group, ▼ significantly lower. Orange bar: all adults (benchmark).

Base: sample *n* and group as described on axis, online fieldwork conducted 26th – 30th June 2026.

Figure 9. Adults who said they would know where to report a fake policy, by group.

Among the 549 respondents (26%) who said they would know where to report, most selected answer of the 10 presented was the police at 70%, followed by the DVLA at 46%, neither of which is a designated route for reporting insurance fraud, indicating misplaced confidence about the agencies that can take action.

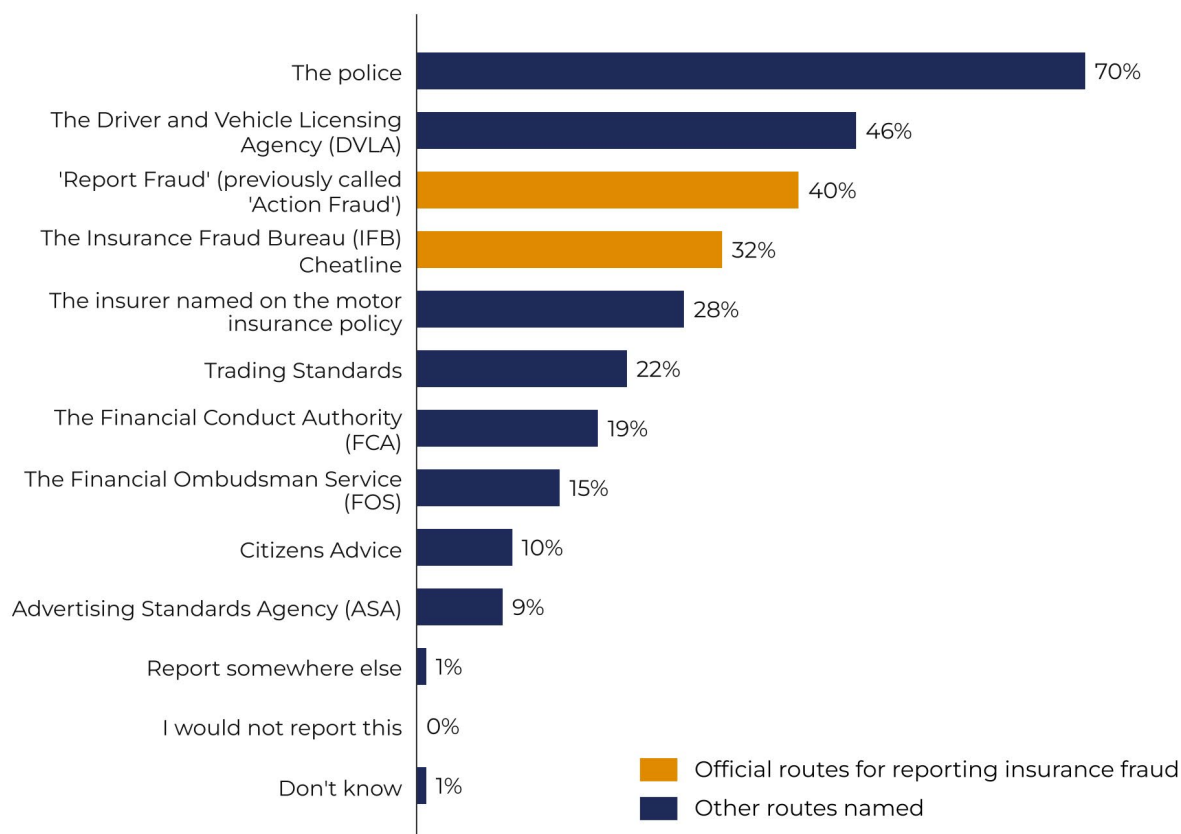
A further 28% would tell the insurer named on the policy, which may alert the insurer that its name is being used but is not a fraud report.

Age, regional and ethnicity breakdowns of this question are not reported as the bases at this question are small.

Only two of the options are designated routes for consumers to report insurance fraud: Report Fraud (previously 'Action Fraud'), the national reporting service, selected by 40%, and the Insurance Fraud Bureau (IFB) Cheatline, selected by 32%.

Continuing to imagine a scenario where you discovered a motor insurance policy you have was fake... To which, if any, of the following would you report this?

% selecting each. 'I would not report this' is below 0.5%.



Orange bars: the two official routes for reporting insurance fraud.

Base: n=549 adults aged 18-75 who stated they would know where to report a fake policy, online fieldwork conducted 26th – 30th June 2026.

Figure 10. Where people who would know where to go said they would report a fake policy. Orange bars are the two official routes for reporting insurance fraud.

9. Public's views on tackling Ghost broking

Stronger penalties and a national campaign lead the public's priorities; a verified broker badge is the one initiative where there is consensus across groups; young adults favour educational initiatives such as adding a question in the theory driving test

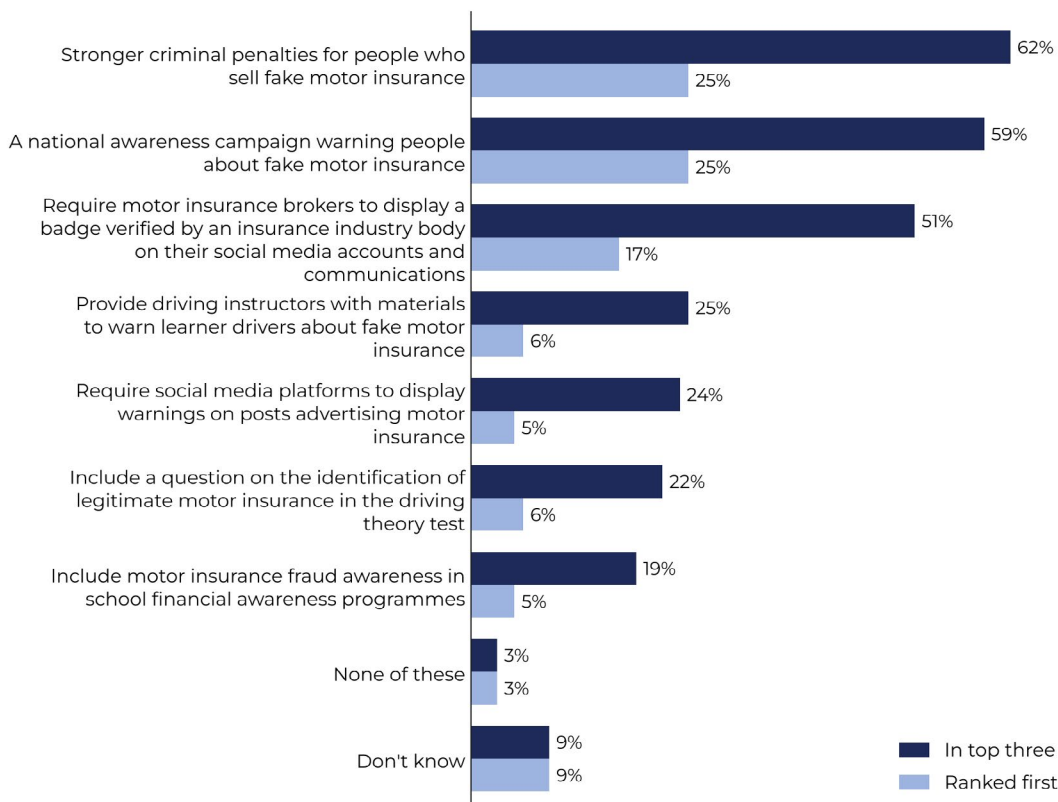
Respondents were shown seven possible initiatives the insurance sector could lead on to tackle the problem of ghost broking and asked to choose the three the sector should prioritise, in order. Three initiatives stood apart: stronger criminal penalties for people who sell fake motor insurance were selected among their top three by 62% and ranked first by a quarter (25%). A national awareness campaign was placed in the top three by 59%, also ranked first by a quarter.

A requirement for brokers to display a badge verified by a sector body on their social media accounts and communications was placed in the top three by 51% and first by 17%.

A clear gap followed between these top three initiatives and the more educational proposals among the top 3 rankings: materials for driving instructors to warn learner drivers about fake motor insurance

If the insurance industry bodies could only prioritise three of the following initiatives to help tackle Ghost broking, which three would you choose in order of importance, if any?

% ranking each in their top three, and % ranking it first.



Base: n=2,194 adults aged 18-75, online fieldwork conducted 26th – 30th June 2026.

Figure 11. Public priorities for tackling ghost broking.

(25%), warnings on social media posts advertising insurance (24%), a question in the driving theory test on identifying legitimate motor insurance (22%) and including motor insurance fraud in school financial awareness programmes (19%). 3% chose none of these and 9% did not know.

Consensus on verified badge

When it comes to which of seven initiatives respondents placed in their top-three, the option to require motor insurance brokers to display a verified badge on social media accounts and communications is the only initiative on which proportions do not significantly differ between most demographic groups. Support for it (in terms of being in respondents’ top three rankings) ran between 46% and 53% in every age band, gender, every region, and between white and ethnic minority respondents.

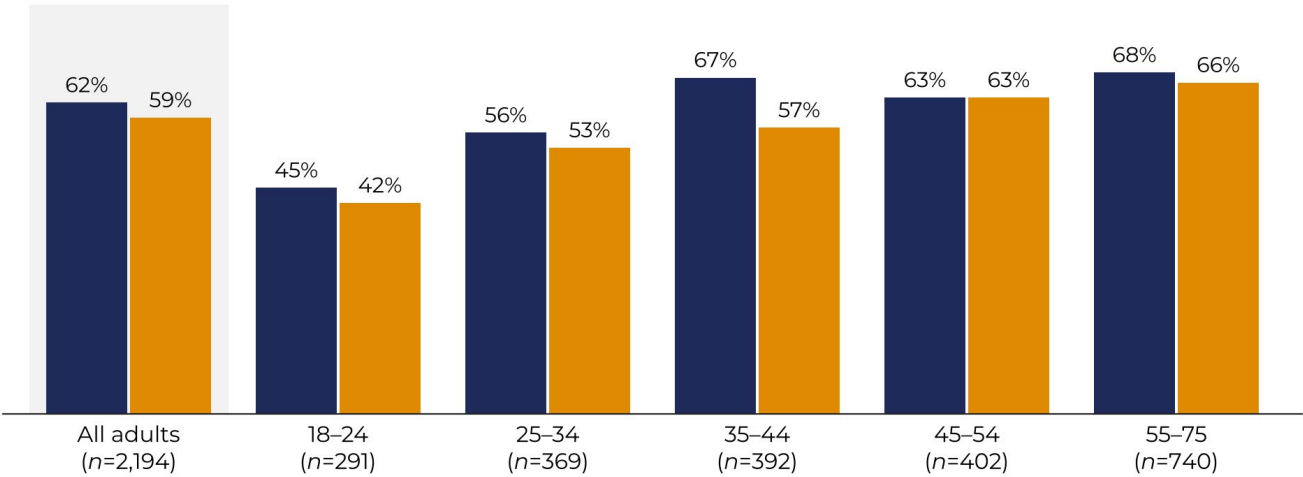
Popularity of initiatives by age group

Stronger criminal penalties and the national awareness campaign are markedly more popular (in terms of featuring in respondents’ top-three rankings from the selection of seven initiatives) with older adults (68% and 66% respectively among 55-75s) than with 18-24s (45% and 42% respectively).

If the insurance industry bodies could only prioritise three of the following initiatives to help tackle Ghost broking, which three would you choose in order of importance, if any?

% ranking each initiative in their top three, by age.

- Stronger criminal penalties for people who sell fake motor insurance
- A national awareness campaign warning people about fake motor insurance



Ipsos significance testing: 18-24s and 25-34s are significantly lower than all adults on both initiatives; 55-75s are significantly higher on both, and 35-44s on stronger criminal penalties. Shaded cluster: all adults (benchmark).
Base: sample n and group as shown on chart axis labels, online fieldwork conducted 26th – 30th June 2026.

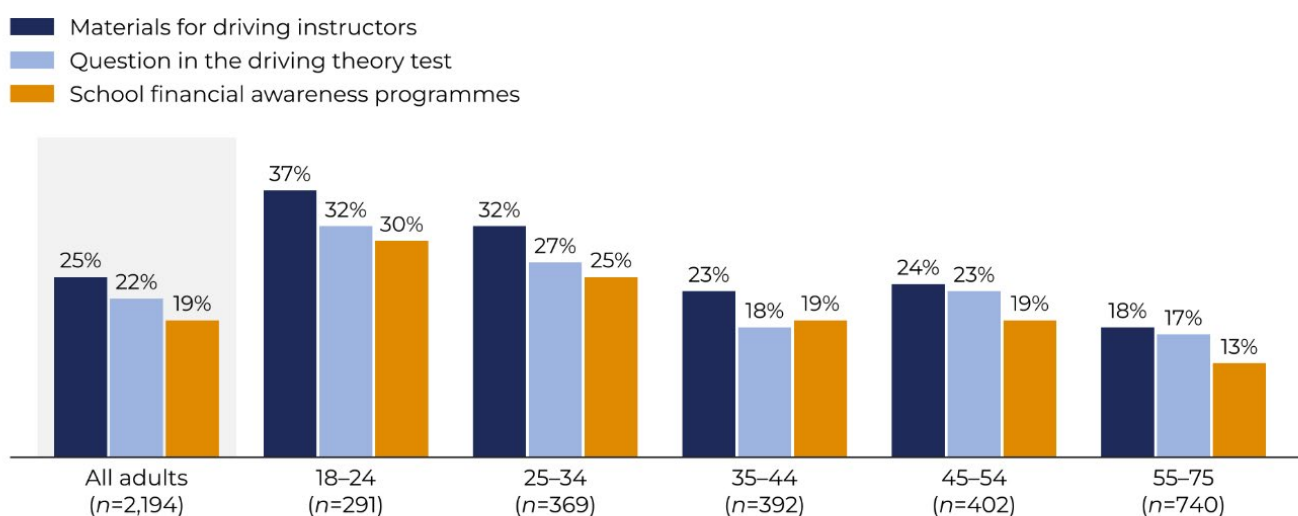
Figure 12. Support for stronger criminal penalties and a national awareness campaign, by age.

Conversely, the educational initiatives were more popular¹⁸ among the younger cohort: driving-instructor materials was in the top three for 37% of 18-24s against 18% of 55-75s, a theory-test question was in the top three for 32% of 18-24s against 17% of 55-75, and school programmes for 30% against 13%.

Adults aged 25-34 followed the same pattern, as did ethnic minority respondents, who were more likely than the overall sample to select each one of these in their top-three and who, as noted at the start of this report, are disproportionately young in this sample and therefore overlap with age cohorts.¹⁹

If the insurance industry bodies could only prioritise three of the following initiatives to help tackle Ghost broking, which three would you choose in order of importance, if any?

% ranking each learning-to-drive initiative in their top three, by age.



Ipsos significance testing: 18-24s and 25-34s are significantly higher than all adults on each of the three items; 55-75s significantly lower on each, and 35-44s on the theory-test question. Shaded cluster: all adults (benchmark).

Base: sample *n* and group as described on axis, online fieldwork conducted 26th – 30th June 2026.

Figure 13. Support for the educational initiatives, by age. The shaded cluster is all adults.

¹⁸ 18-24s were more likely than 55-75s to select 'Provide driving instructors with materials to warn learner drivers about fake motor insurance', 'Include a question on the identification of legitimate motor insurance in the driving theory test', or 'Include motor insurance fraud awareness in school financial awareness programmes' among their top 3 when ranking the priorities

¹⁹ Aviva / Censuswide, October 2025: 2,001 UK drivers aged 17-25 with a full licence; 61% supported an insurance question in the driving test. That finding is not contradicted by the 22% here: Aviva measured standalone support among 17-25-year-old drivers, while this survey measured priority under constraint, three choices from seven, across all adults.

10. What this means

Campaign on the behaviour, not the term. Only 6% of adults know the phrase ‘ghost broking’, but a quarter recognise the practice once it is described. It is recommended to prioritise public messaging that explains what a fake sale looks like, the financial and legal consequences, the checks that can identify a genuine policy and the correct reporting routes.

Place the message where people buy. Warnings and verification prompts should be placed on comparison websites and insurer websites, while also using social media and messaging platforms to reach younger adults who are less likely to use mainstream routes.

Target parents and family members who buy for others. Parents and other family members who arrange cover for someone else are an important group to consider for any awareness campaign or marketing material and should be considered as a key target audience.

Raise awareness on the reporting routes.

Most of the people confident about reporting would go to the police or the DVLA, channels not designated for dealing with insurance fraud, so every piece of consumer communication should name Report Fraud and the IFB Cheatline, and encourage signposting to these channels.

What we will track

The survey is intended as a baseline, and the Chartered Insurance Institute plans to repeat the core measures in 2027 to track changes in awareness, purchasing risk, verification behaviour, reporting knowledge and public views on interventions.

11. Appendix: technical note and topline results

Technical note

Ipsos, on behalf of the Chartered Insurance Institute, interviewed a representative quota sample of 2,194 adults aged 18-75 in the UK on i:omnibus, Ipsos's online omnibus service. Subsample: 1,500 respondents have personally arranged motor insurance for themselves or someone else in the last three years. Data have been weighted to the offline target audience. Subsample: 1,500 respondents have personally arranged motor insurance for themselves or someone else in the last three years. Fieldwork: 26-30 June 2026.

[Full details here.](#)

Reading the figures. All percentages are weighted; bases quoted are unweighted. Where a difference between groups is described as significant, it is flagged as such in Ipsos's tables. Some subgroups are small and their figures should be read as indicative. Percentages may not sum to 100 because of rounding, and multi-response questions sum to more than 100. Gen Z follows Ipsos's generational coding; in this sample all Gen Z respondents are aged 18-30.

Ethnic minority respondents in this sample are considerably younger than the population (31% aged 18-24) and more concentrated in London (33%, against 14% of all adults), which should be borne in mind when reading the ethnicity comparisons. The description of what ghost broking is was shown to respondents after Q1 and before Q2; Q1 figures therefore measure recognition of the term without prompting and Q2 figures recognition after a description.

Topline results

Base all adults aged 18–75 (n=2,194) unless stated. Asterisk denotes below 0.5%.

Q1. Have you ever heard of the term ‘Ghost Broking’?

	%
Yes, I have heard of Ghost Broking	6
No, I have not heard of Ghost Broking	88
Don't know	6

Q2. Before answering this survey, how much, if anything, would you say you knew about the term ‘Ghost Broking’? (asked after a description of ghost broking was shown)

	%
A great deal	1
A fair amount	4
Just a little	10
Heard of, know nothing about	9
Never heard of	74
Don't know	1
NET: At least heard of	24

Q3. Which of the following, if any, do you think could happen as a result of driving with a fake motor insurance policy, even if the driver/owner didn't know it was fake?

	%
Could receive a fine	69
Could be held personally liable for all costs if involved in an accident	65
Could receive penalty points on their licence	64
Vehicle could be seized by police	62
Could be disqualified from driving	59
Could make future insurance cover more expensive	57
Could receive a criminal record	56
Could be added to the Insurance Fraud Register	49
Could receive a prison sentence	35
None of these would happen	2
Don't know	11

Q4. Imagine the following scenario where you discovered a motor insurance policy you have was fake. If you wanted to report it, would you know where to go?

	%
Yes, I would know where to go to report it	26
No, I would not know where to go to report it	67
Don't know	8

Q5. To which, if any, of the following would you report this? (base: those who would know where to go, n=549)

	%
The police	70
The Driver and Vehicle Licensing Agency (DVLA)	46
To 'Report Fraud' (previously called 'Action Fraud')	40
The Insurance Fraud Bureau (IFB) Cheatline	32
The insurer named on the motor insurance policy	28
Trading Standards	22
The Financial Conduct Authority (FCA)	19
The Financial Ombudsman Service (FOS)	15
Citizens Advice	10
Advertising Standards Agency (ASA)	9
Report somewhere else	1
I would not report this	*
Don't know	1

Q6. Which, if any, of the following have you personally ever done when looking for motor insurance?

	%
Checked an insurance comparison website to find the best/appropriate deal	58
Went directly to an insurer's website to check their offerings	48
Searched online for recommendations or reviews	29
Got recommendations for motor insurance from friends or family	27
Responded to an advert for motor insurance cover on social media	2
Been offered motor insurance by an individual (not a company) on social media	2
Shared your personal details with an individual (not a company) on social media	2
Bought motor insurance via a messaging app	2
Bought motor insurance via social media	1
None of these	4
I have not personally looked into motor insurance	20
Don't know	1
NET: Any on social media or via messaging app	6

Q7. Have you personally arranged motor insurance for yourself or someone else in the last 3 years?

	%
Yes, for myself	63
Yes, for someone else	15
No, I have never personally arranged motor insurance	30
Don't know	2
NET: For myself/someone else	69

Q8. Thinking about any motor insurance you have bought, which of the following, if any, have you done in the last 3 years? (base: arranged motor insurance in the last 3 years, n=1,500)

	%
Paid for a policy by debit/credit card to a company	75
Paid for a policy by bank transfer to a company	11
Paid for a policy by debit/credit card to an individual	9
Paid for a policy by bank transfer to an individual (not a company)	2
Paid for a policy in cash	2
Paid for a policy using cryptocurrencies	1
None of these	9
Don't know	*
NET: Paid to an individual	10

Q8A. Still thinking about any motor insurance you have bought in the past 3 years, which, if any, of the following have you personally experienced? (base: n=1,500)

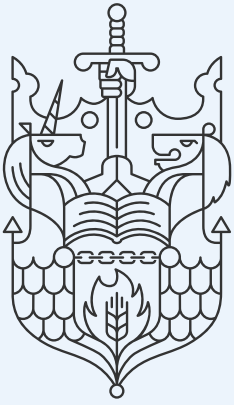
	%
Bought, or seriously considered buying, a policy that was much cheaper than every other quote	16
Received insurance documents as a photo, screenshot or message	6
Arranged insurance through a personal contact	5
Arranged insurance via a community recommendation rather than a company	3
None of these	73
Don't know	2

Q9. If you were buying motor insurance through a broker rather than directly from an insurer, what, if anything, would you do to check the broker was genuine?

	%
Check the Financial Conduct Authority (FCA) Financial Services register	36
Search for online reviews	35
Contact the insurance company named on the policy to confirm it's valid	32
Get recommendations from friends, family, colleagues who have used the broker	24
Look for the broker in a professional directory (e.g. BIBA Find a Broker, etc.)	23
Check if the broker has a professional-looking website	17
Get recommendations from friends, family, colleagues who have heard of the broker	16
Check if the broker has a professional-looking social media presence	9
Something else	3
I would not check - I would assume a broker is genuine	10
Don't know	15

Q10. If the insurance industry bodies could only prioritise three of the following initiatives to help tackle Ghost broking, which three would you choose in order of importance, if any?

	Ranked first %	In top three %
Stronger criminal penalties for people who sell fake motor insurance	25	62
A national awareness campaign warning people about fake motor insurance	25	59
Require motor insurance brokers to display a badge verified by an insurance industry body on their social media accounts and communications	17	51
Provide driving instructors with materials to warn learner drivers about fake motor insurance	6	25
Require social media platforms to display warnings on posts advertising motor insurance	5	24
Include a question on the identification of legitimate motor insurance in the driving theory test	6	22
Include motor insurance fraud awareness in school financial awareness programmes	5	19
None of these	3	3
Don't know	9	9



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Ghost broking: the fake insurance with real costs