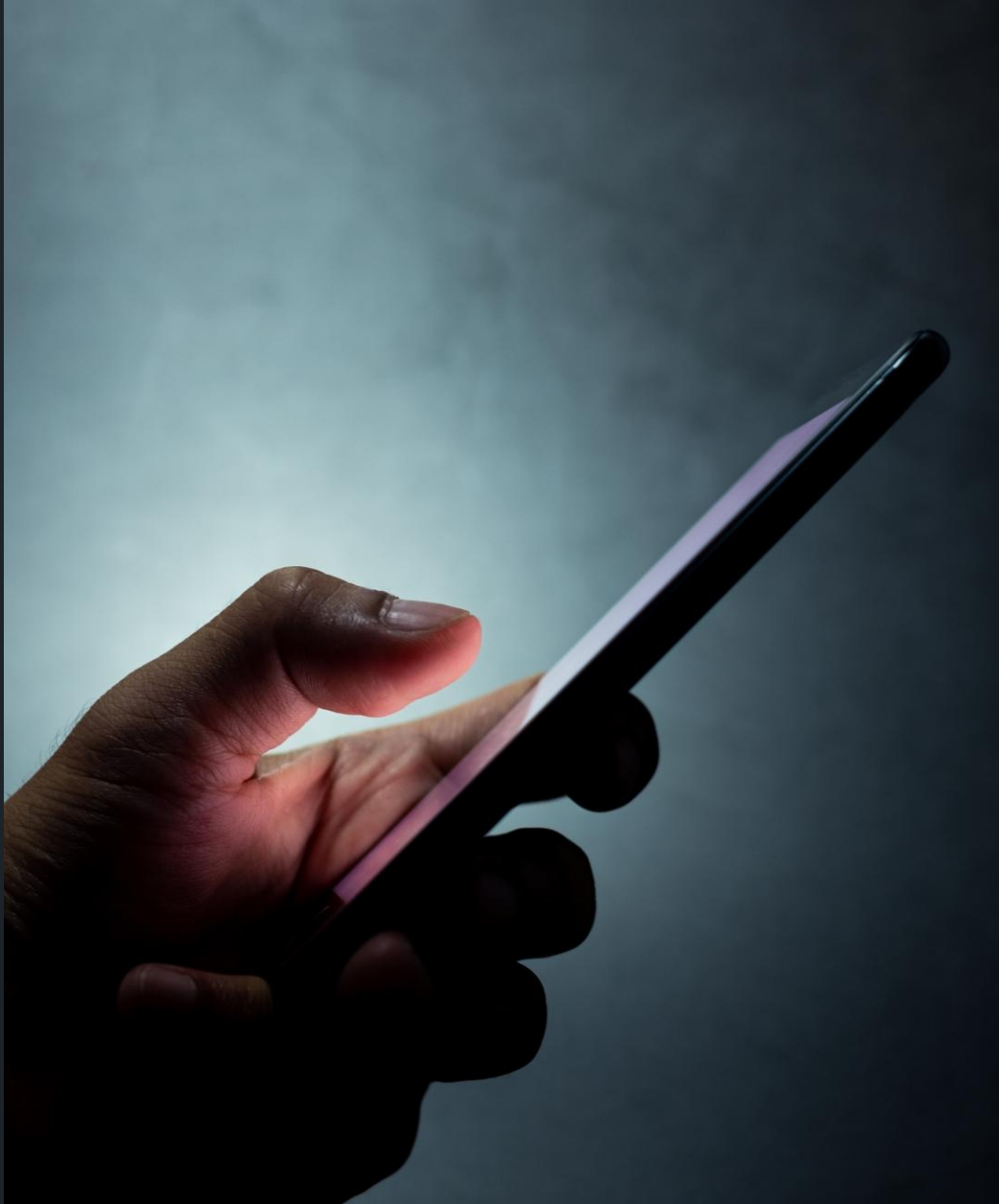




Ghost Broking 'apps'



Ghost Broking 'apps'

The problem

- Criminals have created fraudulent motor insurance 'apps' designed to provide fake documents when stopped for no insurance
- Policy documents are presented as evidence that an insurance policy exists, with drivers claiming that the Motor Insurance Policy Data (MIPD) on Navigate, has not yet been updated
- Documents and branding from genuine insurers is used to make the policies appear legitimate
- The 'apps' are being advertised by criminals as capable of fooling police officers when stopped
- The Motor Insurers' Bureau (MIB), Insurance Fraud Bureau (IFB) and City of London Police's Insurance Fraud Enforcement Department (IFED) wish to raise awareness with officers to help identify drivers using these 'apps' and remove criminal access to the roads

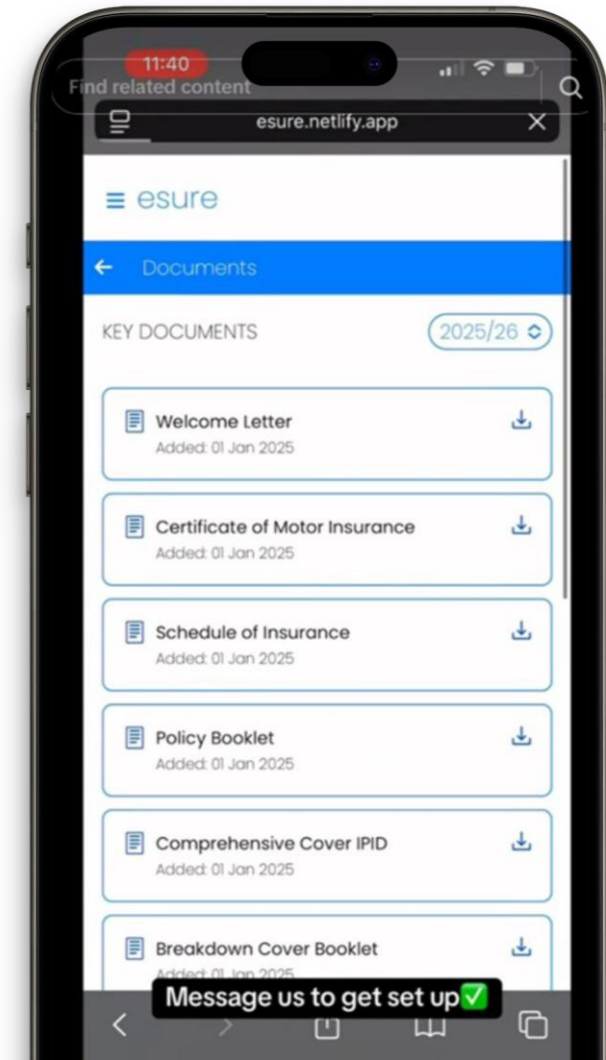


Ghost Broking 'apps'

What to look for

If a vehicle is stopped and suspicious insurance documents are presented, the following may indicate the use of fraudulent motor insurance apps.

- The majority of drivers are under 25
- It may look like an app on a mobile phone home screen, but the documents are presented in a browser rather than an actual insurer app – look for the evidence of a URL and use of a browser when documents are shown
- URLs will look similar to genuine insurers' websites but may be slightly different in their spelling, use a hosting company (e.g [www.\[insurer name\].netlify.com](http://www.[insurer name].netlify.com)) or use a different top-level domain (e.g .org.uk instead of .com)
- If possible, you can check the location and age of the website using www.whois.com or similar domain look up sites – examples identified have generally been registered overseas within the last 2 years
- When questioned, drivers have stated the policy was incepted by someone else on their behalf and cannot evidence payment to an insurer or broker
- Check the Insurance Premium Tax (IPT) detailed on the document. This should be 12% of the insurance premium and excludes any admin fees
- **When undertaking checks please do not disclose these details to the drivers**



Ghost Broking 'apps'

What to do

- Share intelligence of any stops with the IFB and IFED referencing **Op Devoran**
- In addition to details related to the stops, please include any information relating to the 'app' and documents presented, and how the driver obtained the documents

The IFB is a Specified Anti-Fraud Organisation under the Serious Crime Act (2007) and acts as the central hub for intelligence about insurance fraud. Intelligence units should be requested to send any reports to the IFB via allintel@insurancefraudbureau.org

IFED is a bespoke unit within the City of London Police dedicated to combatting insurance fraud. IFED is funded by the insurance industry via the Association of British Insurers (ABI) and has a national remit, investigating insurance fraud throughout England and Wales. Intelligence should be sent to IFED via forces own intel transfer processes to the City of London Police

