


Shoplifting epidemic by organised criminal gangs: The impact for insurers

19 December 2024  Alex Morrissey

A new Channel 4 investigation has reported that a Romanian crime gang is behind a dramatic rise in shoplifting across the UK. The Dispatches episode: Britain's Shoplifting Gangs Exposed, has shown the extent of this criminal network's involvement in thefts.

Shoplifting in the UK has hit a 20-year high according to the Office for National Statistics, prompting Channel 4's undercover investigation into the business behind these crimes. Reporter, Matt Shea tracked down a gang leader in Northampton, who was linked to over £120,000 worth of stolen goods from Morrison's supermarkets. The goods, such as Sudocrem, Sensodyne toothpaste, and Lemsip were sold to a local wholesaler with ties to an illegal Visa scheme.

The gang leader, Gugulan, openly admitted that stolen goods were sold in the UK to buyers from the Indian community, saying, "There are 1,000 Romanian thieves in England. Everyone steals in England, and they sell it to the Indians." Matt Shea also uncovered the role of a wholesaler involved in selling the stolen items globally, including to the Middle East and Africa. The wholesaler revealed its part in a scheme arranging fake marriages for Indian and Pakistani nationals to secure UK residency.

Channel 4's investigation highlights a black market thriving on stolen goods. A spokesperson stressed that gangs are orchestrating large scale thefts, making the UK an easy target for illegal trade.

What does this mean for insurers?

The rise in organised shoplifting has significant implications for insurers, especially those covering the retail sector. As thefts become more frequent, insurers are likely to face an increase in claims related to stolen goods. This could result in higher premiums and excesses for retailers as insurers adjust their pricing and attachment points to account for the growing risk. Insurers may also need to reassess their underwriting processes, which could potentially require retailers to implement stricter security measures.

Contents

[The Word, December 2024](#)



[Shoplifting epidemic by organised criminal gangs: The impact for insurers](#)



[AI is creating fraudulent claims](#)



[Death and disgrace policies: What can insurers learn about the allegations against Gregg Wallace?](#) →

[Walking the fine line: The statutory duty of candour and insurance](#) →

[FCA launches consultation on broker remuneration for multi-occupancy buildings insurance](#) →

[Insurance complaints surge continues](#) →

Author



Mark Hickson

Head of Business Development

onlineteaminbox@brownejacobson.com

+44 (0)370 270 6000



Tim Johnson

Partner

tim.johnson@brownejacobson.com

+44 (0)115 976 6557

Related expertise

Coverage disputes and policy interpretation

Insurance claims defence

Policy drafting and distribution