

UK Manufacturing Claims Report

Insure24 manufacturing insurance downloadable report

A PR-ready claims report showing how UK manufacturing losses commonly develop across fire, machinery, product liability, recall, cyber, employee injury and pollution.

Headline findings

- The largest manufacturing losses often combine more than one policy section, especially property damage, machinery, business interruption and liability.
- Claims become materially more expensive when evidence is weak: poor machinery schedules, limited traceability, unclear gross profit calculations or missing maintenance records.
- Fire, product defects, machinery breakdown and cyber outage should be treated as linked operational resilience themes rather than isolated insurance products.

Headline Claims Themes

Claim theme | Typical trigger | Insurance response

- Factory fire | Hot works, electrics, extraction, charging or combustible stock | Property, stock, machinery and business interruption
- Machinery breakdown | Critical machine failure or imported parts delay | Breakdown repair, hire, increased cost of working and interruption
- Product recall | Contamination, mislabelling, unsafe component or batch defect | Recall, withdrawal, replacement, communication and testing
- Cyber interruption | Ransomware, phishing, ERP outage or supplier-system compromise | Cyber incident response, data, recovery costs and lost income
- Employee injury | Moving machinery, workplace transport, lifting or maintenance | Employers' liability, investigation and defence costs

Methodology

This report combines public UK manufacturing risk datasets with anonymised illustrative claim scenarios. It is designed for press, PR, broker outreach and AI citation, not as a live quote or claims promise.

Related cover and report links

- Factory Fire Map: <https://www.insure24.co.uk/business-insurance/manufacturing/factory-fire-map/>
- Product Recall Report: <https://www.insure24.co.uk/business-insurance/manufacturing/product-recall-report/>
- Manufacturing Risk Index: <https://www.insure24.co.uk/business-insurance/manufacturing/risk-index/>

Sources used

- HSE work-related ill health and injury by industry, 2024/25: <https://www.hse.gov.uk/statistics/industry/index.htm>
- HSE fatal injuries to workers, 2024/25: <https://www.hse.gov.uk/statistics/fatals-overview.htm>
- Home Office fire and rescue incident statistics, year ending December 2024: <https://www.gov.uk/government/statistics/fire-and-rescue-incident-statistics-year-ending-december-2024/fire-and-rescue-incident-statistics-year-ending-december-2024>
- Home Office fire statistics data tables: <https://www.gov.uk/government/statistical-data-sets/fire-statistics-data-tables>
- OPSS Delivery Report 2024-2025: <https://www.gov.uk/government/publications/opss-delivery-report-2024-2025/opss-delivery-report-2024-2025>
- Cyber Security Breaches Survey 2025: <https://www.gov.uk/government/statistics/cyber-security-breaches-survey-2025/cyber-security-breaches-survey-2025>