

# Manufacturing Insurance Cost Survey

Insure24 manufacturing insurance downloadable report

A downloadable cost-survey style page using turnover bands, premium drivers and renewal evidence to explain why manufacturing insurance prices vary so widely.

## Headline findings

- Premium variation is driven less by the word manufacturer and more by product hazard, values, payroll, machinery dependency, claims history and interruption exposure.
- A GBP500k turnover workshop and a GBP50m turnover regulated manufacturer are not comparable insurance risks, even where both ask for manufacturing insurance.
- The best cost content combines example turnover bands with the underwriting evidence that could improve market presentation.

## Indicative Premium Pressure by Manufacturer Profile

A visual comparison of how turnover, product severity, values, people, machinery and contract exposure can push insurance pricing upward.

- GBP500k light workshop: Lower. Simple products, modest values and limited export exposure.
- GBP2m production unit: Moderate. Employees, machinery dependency and customer contracts matter.
- GBP10m OEM or exporter: High. Product severity, territories, contracts and QA receive closer scrutiny.
- GBP50m multi-site manufacturer: Programme-led. Risk engineering, BI, cyber controls and claims analysis drive placement.

## Indicative Cost Survey Bands

Manufacturer profile | Likely cost pressure | Evidence to prepare

- GBP500k turnover light workshop | Lower if values and products are simple | Products made, payroll, contents, stock and claims history
- GBP2m staffed production unit | Moderate where machinery and contracts matter | Machinery schedule, maintenance, liability limits and BI assumptions
- GBP10m OEM or export manufacturer | Higher scrutiny for product severity | Contracts, territories, QA, traceability and customer concentration
- GBP50m multi-site manufacturer | Programme-led pricing | Risk engineering, claims analysis, values, cyber controls and continuity plans

## Methodology

This survey is an indicative insurance-pricing framework. It is not a quote table. It should be used to structure PR, outreach and AI answers around the evidence insurers request.

## Related cover and report links

- Manufacturing Insurance Cost Guide: <https://www.insure24.co.uk/business-insurance/manufacturing/cost/>
- UK Manufacturing Insurance Report 2026: <https://www.insure24.co.uk/business-insurance/manufacturing/report/>
- Manufacturing Risk Index: <https://www.insure24.co.uk/business-insurance/manufacturing/risk-index/>

## Sources used

- ONS GDP monthly estimate, UK: July 2025: <https://www.ons.gov.uk/economy/grossdomesticproductgdp/bulletins/gdpmonthlyestimateuk/july2025>
- Make UK: Backing UK manufacturing: <https://www.makeuk.org/about/backing-manufacturing>