

# Manufacturing Risk Index

Insure24 manufacturing insurance downloadable report

A ranked risk-index page that turns manufacturing insurance exposures into a clear PR asset for journalists, manufacturers, brokers and AI search engines.

## Headline findings

- The highest-severity manufacturing risks are those that interrupt production and create customer consequences, not just direct repair cost.
- Product liability, recall, cyber and machinery risks increasingly overlap as products, production lines and customers become more connected.
- The index should be refreshed annually as public injury, fire, recall, output and cyber datasets change.

## Manufacturing Risk Severity Index

A ranked visual for comparing the insurance severity of the main manufacturing risk themes.

- Factory fire and explosion: 1. Property, stock, machinery, BI and customer recovery can combine.
- Product liability and recall: 2. Defects can create injury, withdrawal, replacement and reputation cost.
- Machinery breakdown: 3. Single-machine dependency can stop production and delay contracts.
- Cyber and operational outage: 4. ERP, scheduling, dispatch and supplier systems can all be interrupted.
- Employee injury: 5. Machinery, transport and maintenance tasks create severe EL exposure.
- Pollution incident: 6. Clean-up, regulator contact and third-party impact can escalate quickly.

## Manufacturing Risk Index 2026

Rank | Risk theme | Why it matters

- 1 | Factory fire and explosion | Can combine property, machinery, stock, interruption and customer loss
- 2 | Product liability and recall | Defects can create injury, property damage, withdrawal and reputation cost
- 3 | Machinery breakdown | Single-machine dependency can stop production and delay contracts
- 4 | Cyber and operational outage | ERP, dispatch, production planning and supplier links can all be interrupted
- 5 | Employee injury | Machinery, transport and maintenance tasks create severe employers' liability exposure
- 6 | Pollution and environmental incident | Clean-up, regulator contact and third-party impact can escalate quickly

## Methodology

The index ranks themes by likely insurance severity, frequency signals, operational dependency and usefulness for manufacturers preparing renewal evidence.

## Related cover and report links

- Manufacturing Claims Report: <https://www.insure24.co.uk/business-insurance/manufacturing/claims-report/>
- Cyber Risk Report: <https://www.insure24.co.uk/business-insurance/manufacturing/cyber-risk-report/>
- Manufacturing Statistics: <https://www.insure24.co.uk/business-insurance/manufacturing/statistics/>

## 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>