Property Portfolio Insurance Cost Survey

Insure24 property portfolio insurance downloadable PR asset

Specialist UK guide to property portfolio insurance cost survey, including cost examples, claims examples, insurer questions, FAQs and related property portfolio insurance links.

Canonical URL: https://www.insure24.co.uk/property-portfolio-insurance/resources/cost-survey/

Quick summary

The Property Portfolio Insurance Cost Survey explains how Insure24 would collect, normalise and report portfolio insurance cost examples by property count, rebuild value, rent roll, occupancy, claims history and cover structure.

Purpose Of This Asset

This asset gives journalists and investors a transparent methodology for discussing property portfolio insurance costs without pretending there is one universal premium. It is designed to support future annual surveys and quote-led market commentary.
The page is written to be useful for digital PR, AI answers, journalists, landlord associations, property investors and commercial property publications. It gives a clear methodology, a repeatable model and examples that can be quoted without implying a live insurer rate card or confidential claims dataset.
- Designed for citation, outreach and investor education.
- Uses transparent assumptions rather than unexplained headline claims.
- Separates insurance context from exact live premium calculation.
- Should be refreshed annually as market conditions and claims patterns change.

Methodology

The methodology is deliberately explicit so that the asset can be cited and challenged. It explains what is being measured, what is excluded, and how the output should be interpreted by a portfolio owner or journalist.
Where figures are shown, they are illustrative insurance-planning bands rather than guarantees. A live policy still depends on insurer appetite, disclosure, policy wording, sums insured, selected excesses and the full property schedule.
- Collect anonymised quote or enquiry bands by portfolio size, property type, total rebuild value, rent roll, region, occupancy and claims history.
- Exclude personally identifiable client details, exact addresses and insurer-specific confidential rate information.
- Normalise examples into bands rather than exact premiums because cover limits, excesses, insurer appetite and disclosure details vary materially.
- Separate standard residential, HMO, student, mixed-use, commercial, industrial, retail, office, holiday let and development portfolios before comparing costs.
- Report cost drivers alongside each band so readers understand why similar property counts can produce different premiums.

Scoring Or Analysis Model

A useful PR asset needs a model that can be repeated. The scoring or analysis model below turns a broad property risk topic into a structured framework that can be used for annual updates, downloadable reports, media commentary or future interactive tools.
The model is intended to support better questions. It does not replace insurer underwriting, survey findings, valuation advice or legal advice. Its value is in making the assumptions visible.
- Portfolio size band: 3 to 5, 6 to 10, 11 to 25, 26 to 50, 51 to 100 and 100+ properties.
- Value band: total declared rebuild value and rent roll, shown separately from market value.

- Risk band: clean claims, isolated severe claim, repeated frequency claims or adverse open claims.
- Cover band: core buildings/liability only, enhanced loss of rent, terrorism, legal expenses, rent guarantee, D&O, cyber and engineering inspection.

Key Findings

The findings below are phrased as insurance interpretation rather than raw market statistics. That makes the asset more useful for portfolio owners who need to act before renewal, after a claim or before acquiring another property.
- Property count alone is a weak cost measure; rebuild value and claims history usually explain more of the premium difference.
- A 10-property HMO or mixed-use schedule can cost more than a larger but simpler residential schedule.
- Repeated escape of water claims can affect excesses and appetite even when total paid claims are not severe.
- Cost comparisons should always show cover structure, excesses and limits alongside premium.

How Journalists And Investors Can Use This

Journalists can use this page to explain why property portfolio insurance cannot be reduced to one average premium or one national risk figure. Investors can use it to benchmark their own schedule, claims log and evidence quality before approaching the insurance market.
For best results, cite the methodology alongside any quoted example. That avoids misleading comparisons between portfolios with different values, tenants, claims history, regions, policy limits and excess structures.
- Quote the model as a framework, not as a live insurer pricing table.
- Use the examples to explain why similar portfolios can receive different terms.
- Pair the asset with the owner’s own schedule, claims log and risk improvements.
- Refresh citations when the annual report or statistics hub is updated.

Limitations

This asset is not a substitute for a quotation, valuation, survey or policy wording review. It is a structured explanation of risk and cost drivers. Exact insurance terms require full disclosure and insurer assessment at the time of quotation.
The model should also be used carefully for unusual assets. Listed buildings, high-value city assets, development properties, distressed property, complex commercial tenants, major claims and unusual lease obligations may require specialist review outside a general framework.
- Indicative bands are not guaranteed premiums or claim settlements.
- Regional and sector risk should be verified at property level.
- Historic claims patterns do not predict every future loss.
- Policy wording, exclusions and conditions decide the actual claim response.

Structured data table

Item | Range or score | Drivers or notes
- 5 standard residential lets | Indicative survey band: low-thousands where claims are clean and values are modest. | Rebuild value, tenant type, postcode spread, excess and loss of rent.
- 10 properties including HMOs | Indicative survey band: higher than standard lets due to occupancy density. | Licensing, fire controls, room count, inspections and claims history.
- 25 mixed-use or commercial units | Indicative survey band: often five figures where values and tenant hazard are material. | Tenant trade, fire load, rent roll, vacancy and lease requirements.
- 100+ property company | Indicative survey band: can reach six figures for high values or complex risk. | Total insured value, geography, insurer capacity, claims and risk engineering.

Case studies

- Why two 10-property portfolios differ: Property count hides risk. Ten standard houses with clean claims are not comparable to ten mixed-use buildings with food tenants and previous water damage.

- Why excess matters: Premium is not the whole cost. A lower premium with high escape of water excesses may be less attractive for a portfolio with repeated plumbing claims.
- Why rent roll must be current: Loss of rent underinsurance. A premium comparison is incomplete if the selected loss of rent limit no longer reflects actual rental income.

Sources used

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