

Regional Property Risk Map

Insure24 property portfolio insurance downloadable PR asset

Specialist UK guide to regional property risk map, 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/regional-risk-map/>

Quick summary

The Regional Property Risk Map explains how portfolio owners can compare property insurance risk by region using exposure categories such as flood, storm, subsidence, theft, vacancy, tenant type, fire and rebuild-cost pressure.

Purpose Of This Asset

This asset is a framework for a future interactive map or downloadable regional index. It helps investors understand why insurers price at property level rather than using one national landlord insurance assumption.

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.

- Score each region across eight categories: flood/surface water, storm, subsidence/movement, theft and malicious damage, fire and tenant hazard, vacancy/refurbishment, rebuild-cost pressure and claims evidence quality.
- Use a 1 to 5 score for each category, then show the leading risk themes rather than one oversimplified ranking.
- Combine public context, broker observations and portfolio-level claim themes, while avoiding property-specific assumptions without address-level underwriting.
- Refresh annually and whenever major weather, housing, fire or claims trend data changes the regional risk narrative.

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.

- Regional exposure score: average of the eight category scores.
- Concentration modifier: add scrutiny where several properties sit in the same postcode, flood zone, building type or tenant segment.
- Evidence modifier: reduce concern where owners can evidence inspections, repairs, valuations, compliance and claim improvements.
- Specialist placement flag: triggered where a region/property combination includes

flood, subsidence, coastal, vacant, industrial or high-hazard tenant exposure.

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.

- Regional risk is not the same as postcode risk; insurers still need address-level data.
- A geographically spread portfolio may reduce concentration but increase administration and evidence demands.
- Flood, storm and subsidence should be reviewed property by property because local conditions can change within short distances.
- Regional risk maps are strongest when paired with the owner's own claims log.

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

- London and South East | Common themes: high rebuild values, water damage, subsidence pockets, mixed-use and terrorism requirements. | Value concentration, old stock, basements, lease obligations and city-centre exposure.
- North West and Yorkshire | Common themes: student assets, converted buildings, storm, surface water and mixed residential/commercial portfolios. | Occupancy, roof condition, flood indicators, tenant mix and maintenance records.
- Midlands | Common themes: mixed-use, retail parades, industrial units, vacancy and tenant trade risk. | Fire load, commercial tenants, flat roofs, theft and malicious damage.
- Wales and Scotland | Common themes: weather exposure, older buildings, student markets, shared maintenance and mixed regional portfolios. | Storm, roof condition, flood indicators, tenant profile and common repair responsibilities.

Case studies

- Regional spread masking concentration: Several properties in one flood-sensitive pocket. A portfolio appears geographically diverse but has a cluster near the same river corridor. The risk map flags concentration for deeper review.

- One region, many risk profiles: City centre flats and industrial units need different treatment. A regional label is too broad. Tenant trade, construction and occupancy produce the real underwriting story.
- Claims log changing the map: Owner data beats generic assumptions. A landlord's repeated storm claims on older roofs become more useful than a national weather generalisation.

Sources used

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