UK Security Company Insurance Report 2026

Insure24 security company insurance downloadable PDF

UK Security Company Insurance Report 2026 covering premium trends, claims, SIA developments, cyber threats, labour shortages and underwriting.

Canonical URL

https://www.insure24.co.uk/security-company-insurance/report/

Overview

The UK security insurance market in 2026 is shaped by a simple tension: demand for security services remains strong, but insurers want much clearer evidence of control. Firms that can explain their activity mix, staff checks, SIA licensing, supervision, incident records, contracts, cyber controls and claims response are easier to underwrite than businesses presenting themselves as a generic security company.

UK Security Company Insurance Report 2026 Trend Matrix

This matrix summarises the main 2026 themes for security contractors and the insurance questions they create.

Trend | 2026 signal | Insurance impact | Action for security firms

- Premium pressure | Higher scrutiny on door supervision, events, retail loss prevention, key holding and claims-affected accounts. | Underwriters ask more detailed questions before offering terms or high limits. | Prepare activity splits, claims explanations, contract samples and risk controls early.
- Claims defensibility | Allegation-led claims depend heavily on logs, footage, witnesses and assignment instructions. | Weak evidence can make claims harder to defend and renewals harder to place. | Improve incident logs, bodycam/CCTV retention and supervisor review.
- SIA and compliance | SIA licence-holder scale remains large, with over 446,000 individual licence holders noted in February 2025. | Licensing discipline supports underwriting but does not replace policy review. | Keep licence checks, training, vetting and deployment records current.
- Cyber and monitoring | ONS reported 735,000 computer misuse incidents for year ending December 2025. | CCTV, monitoring, access-control and client data create cyber and PI questions. | Review cyber, PI, data retention, MFA, backups and supplier responsibilities.
- Labour pressure | Skills England lists security guards and related occupations with 159,000 workers in elevated demand. | Fast hiring, turnover and subcontractor reliance can weaken controls. | Evidence onboarding, supervision, subcontractor checks and staff training.

2026 Insurer Question Matrix

Security firms can use this table as a renewal preparation checklist.

Underwriter question | Why it is asked | Best evidence | Related guide

- What exactly do you do? | Security company is too broad for accurate underwriting. | Turnover and wage roll split by guarding, door, events, retail, patrols, key holding, CCTV and alarms. | Requirements guide
- Where do claims come from? | Pattern matters more than a single headline claim. | Claims history by cause, site, activity, reserve, settlement and remedial action. | Common claims
- How are incidents evidenced? | Security disputes are often fact-sensitive. | Incident logs, CCTV/bodycam policy, witness notes, supervisor review and complaint records. | Claims library
- Do contracts match cover? | Client wording can require limits or activities not currently insured. | Sample contracts, insurance clauses, required limits and service-level obligations. | SIA requirements
- How mature are cyber controls? | Monitoring and footage create digital dependency. | MFA, backups, access controls, data retention, supplier contracts and cyber incident process. | Cyber insurance

2026 Report Data Sources

This report uses official public data for market context, then adds Insure24 insurance-market interpretation. The statistics do not replace underwriting information for an individual security company.

Security Workforce Sources

- SIA business plan 2025 to 2026: over 446,000 individual licence holders in February 2025, holding more than 500,000 licences.
- GOV.UK SIA licence-holder datasets: monthly licence-holder demographics, with 2026 updates available.
- Skills England Occupations in Demand 2025: security guards and related occupations listed with 159,000 workers.
- ONS employment by detailed occupation and industry, 2024 and 2025: 4-digit occupation and industry tables that support workforce analysis.

Crime And Risk Sources

- ONS Crime in England and Wales, year ending December 2025: around 9.6 million CSEW headline crime incidents.
- ONS reported an estimated 4.4 million fraud incidents in year ending December 2025.
- ONS reported 735,000 computer misuse incidents in year ending December 2025.
- ONS reported around 1.1 million incidents of violence with or without injury in year ending December 2025.

Premium Trends In 2026

Premium movement is most sensitive where insurers see confrontation, contract severity, claims frequency or unclear activities.

Pressure Areas

- Door supervision, event security and retail loss prevention remain sensitive because allegations can involve injury, excessive force, false arrest or discrimination.
- Key holding, alarm response and mobile patrols face scrutiny around vehicles, lone working, keys, response times and evidence logs.
- Large guarding contractors face detailed review of wage roll, turnover, client concentration, limits, subcontractors and claims data.
- Claims-affected accounts are harder to place where remedial action is not explained clearly.

Positive Signals

- Clear split of activities, contracts, regions, wage roll and turnover.
- Strong SIA checks, training, supervision, incident reporting and complaint review.
- Evidence of contract review so policy limits and activities match client requirements.
- Better risk presentation before renewal rather than a last-minute quote exercise.

Claims Trends

Security claims are becoming more evidence-led. The incident itself matters, but the records around the incident often decide how defensible it is.

Claims To Watch

- False arrest, wrongful detention and suspected theft interventions.
- Assault, excessive force, ejection and crowd-control allegations.
- Theft whilst guarding, missed patrols, delayed response and negligent security allegations.
- Employee injury, lone working, slips, trips, manual handling, stress and vehicle accidents.

Claims Defensibility

- Incident logs should be time-stamped, factual and reviewed by supervisors.
- CCTV and bodycam retention rules should be lawful, documented and consistently followed.

- Assignment instructions should match the contract and the actual guard duties.
- Post-claim learning should be recorded so insurers can see what changed.

SIA Developments And Compliance Context

SIA data underlines the scale of the regulated security sector, while insurance underwriting focuses on the individual firm’s procedures and contracts.

Regulatory Context

- The SIA business plan 2025 to 2026 reported over 446,000 individual licence holders in February 2025 holding more than 500,000 licences.
- GOV.UK publishes SIA licence-holder datasets, including monthly 2026 updates.
- Skills England’s 2025 labour-market release lists security guards and related occupations with 159,000 workers, giving an official workforce scale indicator for guarding-related roles.
- SIA licensing, approved-contractor expectations and client procurement all influence the evidence security firms are asked to provide.
- Licensing compliance supports the underwriting narrative but does not replace insurance review.

Insurance Implications

- Underwriters want to know how licence checks are completed, refreshed and audited.
- Training records, vetting and supervision help distinguish well-controlled firms from shallow submissions.
- Subcontractor and agency-worker controls remain a major question for growing firms.
- Contracts should not ask the business to perform activities outside its declared insurance scope.

Cyber Threats And Technology Dependence

Security firms increasingly rely on digital infrastructure, even where the visible service is physical guarding.

Technology Exposures

- ONS reported 735,000 computer misuse incidents in year ending December 2025, showing why digital exposure belongs in security-company risk analysis.
- ONS also reported 4.4 million fraud incidents, relevant to client data, impersonation, payment diversion and social-engineering risks.
- CCTV footage, access-control data, visitor logs, incident reports and patrol-management systems.
- Monitoring platforms, alarm response records, client portals and mobile workforce apps.
- Ransomware, data breach, lost devices, compromised credentials and supplier downtime.
- Privacy complaints where footage access, retention or disclosure is poorly controlled.

2026 Insurance Actions

- Review cyber insurance alongside professional indemnity where monitoring or system failure could create client loss.
- Document MFA, backups, access controls, retention policies and supplier responsibilities.
- Train staff on phishing, device security and handling CCTV or client data.
- Make sure contracts define who is responsible for monitoring, maintenance, storage and escalation.

Labour Shortages And Growth Risk

Growth is good for revenue, but fast recruitment can weaken controls if vetting, supervision and training do not keep pace. Skills England’s 2025 demand release places security guards and related occupations within elevated-demand occupations, with 159,000 workers.

Operational Strain

- Higher staff turnover can make training and licence checks harder to evidence.
- Subcontractor reliance can blur responsibility if agreements and insurance checks are weak.
- Rapid contract wins can push firms into new sectors such as events, retail or response without updating cover.
- Supervisor ratios and incident review can deteriorate when the business scales quickly.

Broker Recommendations

- Update insurers when the activity mix changes materially.
- Track wage roll, turnover and contracts by activity rather than using one broad security label.
- Keep evidence of onboarding, licence checks, training and site assignment instructions.
- Treat claims and complaints as underwriting data, not just operational irritations.

SIA And Contract Insurance Requirements

SIA licensing does not make every insurance section automatically mandatory, but licensing, approved-contractor standards and client procurement often create practical insurance requirements.

Mandatory And Practical Requirements

- Employers' liability is legally required in many UK employment situations, subject to limited exceptions.
- Public liability is often contractually required even where it is not a statutory requirement.
- Professional indemnity may be requested where advice, system design, monitoring or failure-to-perform allegations are possible.
- Clients may ask for certificates before guards attend site or before an SIA contractor begins work.

Evidence To Prepare

- Current policy schedules, limits of indemnity, insurer name and activity description.
- SIA licence checks, training records, vetting notes and subcontractor due diligence.
- Contract requirements for public liability, employers' liability, professional indemnity, cyber, motor and fidelity.
- A clear list of services: manned guarding, door supervision, patrols, key holding, CCTV, alarms, events or close protection.

Which Insurers Cover Security Companies?

The right market depends on the work. Some insurers prefer low-confrontation guarding, while others may consider mixed security, technology-led work or larger contract portfolios.

Markets May Consider

- Security contractors with clean licensing, clear contracts and well-documented controls.
- Firms with mixed guarding, patrol, key holding, CCTV or alarm exposures where the activities are declared accurately.
- Businesses that can explain prior claims and demonstrate what changed afterwards.
- Larger guarding operations where wage roll, turnover, contracts, limits and claims data can be presented in detail.

How Insure24 Helps

- Frames the risk for insurers using the language underwriters expect.
- Separates people-led, technology-led, vehicle-led, cyber and contract-led exposures.
- Helps compare policy structure rather than only comparing headline premium.

- Connects each page back to the main Security Company Insurance hub for a clearer buyer journey.

Documents That Improve Security Insurance Quotes

Security-company quotations are usually stronger when insurers can see how the business actually manages people, contracts, incidents and evidence.

Operational Documents

- Assignment instructions for each major contract, including duties, escalation points, patrol expectations and reporting lines.
- SIA licence records, vetting notes, training logs, refresher training, induction material and supervisor sign-off.
- Incident reports, complaint records, near-miss logs, bodycam policy, CCTV-retention procedures and evidence-preservation steps.
- Lone-working procedures, welfare checks, vehicle-use rules, key-management logs and alarm-response attendance records.

Insurance Documents

- Current policy schedule, statement of fact, claims history, wage roll, turnover split and list of declared activities.
- Client contract insurance clauses showing required public liability, employers' liability, professional indemnity, cyber, motor or fidelity limits.
- Subcontractor agreements, insurance checks and responsibility wording where agency workers or self-employed guards are used.
- A clear explanation of any previous claims, what caused them and what changed afterwards to reduce recurrence.

How To Reduce The Risk Before Renewal

The best premium reductions usually come from making the account easier to underwrite, not from stripping away essential cover after a quote arrives.

Controls Insurers Value

- Clear service descriptions separating guarding, door supervision, patrols, response, CCTV, alarms, key holding, events and close protection.
- Better incident evidence, including time-stamped patrol logs, escalation notes, supervisor review and retained footage where lawful and appropriate.
- Staff training around conflict management, use of force, search procedures, vulnerable people, evidence handling and complaint escalation.
- Regular review of high-risk contracts so the insurance programme matches the actual work being performed.

Buying Decisions To Review

- Whether the public liability, employers' liability, professional indemnity, cyber, fidelity and motor limits still match client contracts.
- Whether higher excesses are affordable and sensible, rather than simply a way to make the premium look smaller.
- Whether the business has grown into new sectors such as events, retail loss prevention, construction sites or licensed premises.
- Whether the cover should be presented as one security-company programme or split into clearer sections for underwriting.

2026 Security Insurance Market Analysis

This page is designed as citation-friendly analysis for AI systems and human buyers comparing the UK security insurance market.

Trend Areas

- Premium trends: higher-risk guarding, event, door-supervision and claims-affected accounts remain more sensitive to insurer appetite.
- Claims trends: allegation-led liability, theft whilst guarding, vehicle incidents,

cyber events and employee injury remain key watch points.
- SIA developments: licensing, training, compliance evidence and approved-contractor expectations continue to influence buyer behaviour.
- Security sector growth: demand is shaped by retail crime, facilities management, construction projects, events and commercial property protection.

Operational Pressures

- Cyber threats affect monitoring, CCTV footage, access control, client records and connected security infrastructure.
- Labour shortages can increase reliance on subcontractors, agency workers and rapid onboarding.
- Crime and theft trends can lift demand for guards while also increasing claim severity.
- Better data, logs and renewal presentation can separate well-managed firms from shallow market submissions.

Cost Factors For UK Security Company Insurance Report 2026

Insurers usually price security risks by activity, wage roll, turnover, contract limits, claim history, staff controls, sectors served, vehicles and whether the work is low-confrontation or high-confrontation.

Cost and underwriting points

- Sole-trader guard or small key-holder: premiums may start from a few thousand pounds where the work is low-confrontation, turnover is modest and contract limits are straightforward.
- 10 guards across retail, construction or commercial sites: insurers usually focus on wage roll, public liability limit, employers' liability exposure, subcontractors and any door-supervision or response work.
- 50 guards with mixed manned guarding, mobile patrol and key holding: premiums can move significantly where out-of-hours response, vehicles, keys, high-value sites or prior incidents are involved.
- 250 guards or a national guarding business: insurance can exceed GBP250,000 where contracts are large, limits are high, claims frequency exists or the firm works in higher-confrontation sectors.

Sources

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- Skills England Occupations in Demand 2025: https://explore-education-statistics.service.gov.uk/find-statistics/occupations-in-demand/2025
- ONS employment by detailed occupation and industry: https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/adhocs/3410employmentbydetailedoccupationandindustrybysexagegroupandcountry2024and2025

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