

# UK Security Industry Risk Report

Insure24 security company insurance downloadable PDF

Digital PR asset analysing UK security industry risks across guarding, door supervision, events, retail security, key holding, CCTV, cyber and insurance claims.

## Canonical URL

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

## Overview

The UK Security Industry Risk Report is designed as a practical media and buyer resource. It brings together public data, security-sector risk themes and insurance-market interpretation so readers can understand why security contractors face a different risk profile from ordinary service businesses.

## Executive Risk Snapshot

Security-company risk sits at the intersection of public interaction, client-property protection, employee safety, evidence quality, digital systems and contract obligations.

### Headline Findings

- The SIA business plan 2025 to 2026 reported over 446,000 individual licence holders in February 2025, holding more than 500,000 licences.
- Skills England's 2025 Occupations in Demand release lists security guards and related occupations with 159,000 workers.
- ONS Crime in England and Wales reported around 9.6 million CSEW headline crime incidents for year ending December 2025.
- Security firms are increasingly judged on evidence quality: incident logs, patrol verification, CCTV retention, bodycam policy and supervisor review.

### Risk Ranking Themes

- Confrontation risk: door supervision, event security, retail loss prevention and public-facing guarding.
- Service-failure risk: missed patrols, delayed response, CCTV failure, negligent deployment and poor assignment instructions.
- Digital risk: CCTV footage, access-control data, incident logs, monitoring platforms and ransomware exposure.
- Labour risk: recruitment speed, subcontractors, lone working, supervision, training and licence checks.

## Sector Risk Heat Map

This heat map is qualitative. It is intended to help journalists and buyers understand where insurance questions tend to concentrate.

### Higher-Allegation Sectors

- Door supervision: ejections, refusal of entry, excessive-force allegations and discrimination complaints.
- Event security: crowd movement, temporary sites, stewarding, subcontractors and injury allegations.
- Retail security: suspected theft, false arrest, detention, assault allegation and customer injury claims.
- Close protection: higher-limit contracts, travel, public interaction and reputational sensitivity.

### Higher-Service-Failure Sectors

- Key holding: lost keys, access-code control, delayed alarm attendance and client-property loss.
- Mobile patrols: lone working, vehicle use, patrol verification and out-of-hours response.

- CCTV monitoring: missed escalation, footage retention, privacy complaints and cyber exposure.
- Construction-site security: plant theft, trespass, vacant sites and disputed patrol records.

## Useful Data Sources For Editors

The report is structured so journalists can cite official data separately from Insure24's insurance-market interpretation.

### Official Sources

- GOV.UK SIA licence-holder datasets for monthly licence-holder demographics.
- SIA business plan 2025 to 2026 for regulator context and licence-holder scale.
- ONS Crime in England and Wales for crime, fraud, violence and computer misuse context.
- Skills England Occupations in Demand 2025 for labour-market demand context.

### Insure24 Analysis Angles

- Why security insurance pricing is increasingly evidence-led.
- Why cyber belongs in the same conversation as guarding and monitoring.
- Why client contract wording can create insurance gaps.
- Why rapid growth can weaken training, vetting and supervision controls.

## Digital PR Usage Notes

This asset can support earned media, trade commentary and educational links when used with clear attribution.

### Best Link Targets

- Security Company Insurance for the full buyer guide.
- UK Security Industry Insurance Statistics for source-backed figures.
- UK Security Company Insurance Report 2026 for wider market analysis.
- Common Security Company Insurance Claims for claim examples.

### Outreach Targets

- Security industry associations and training providers.
- Facilities management publications and procurement blogs.
- Construction, retail, hospitality and event-sector media.
- Business journalists covering labour, crime, compliance and insurance costs.

## 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 Industry Risk Report

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

- GOV.UK SIA licence-holder datasets: <https://www.gov.uk/government/statistical-data-sets/sia-licence-holders>
- SIA Business Plan 2025 to 2026: <https://www.gov.uk/government/publications/sia->

business-plan-2025-to-2026/sia-business-plan-2025-to-2026

- ONS Crime in England and Wales: <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/crimeinenglandandwales/latest>
- 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/3410employmentbydetail edoccupationandindustrybysexagegroupandcountry2024and2025>

## Related Insure24 Pages

- Security Company Insurance: <https://www.insure24.co.uk/security-company-insurance/>
- What Insurance Does A Security Company Need?: <https://www.insure24.co.uk/security-company-insurance/insurance-requirements/>
- Security Company Insurance Cost Guide: <https://www.insure24.co.uk/security-company-insurance/cost/>
- SIA Security Company Insurance Requirements: <https://www.insure24.co.uk/security-company-insurance/sia-insurance-requirements/>
- Common Security Company Claims: <https://www.insure24.co.uk/security-company-insurance/common-claims/>
- Security Contract Insurance Clauses: <https://www.insure24.co.uk/security-company-insurance/contract-clauses/>
- Security Insurance Exclusions: <https://www.insure24.co.uk/security-company-insurance/policy-exclusions/>
- Security Insurance Renewal Checklist: <https://www.insure24.co.uk/security-company-insurance/renewal-checklist/>
- Security Quote Information Checklist: <https://www.insure24.co.uk/security-company-insurance/quote-information-checklist/>
- Security Insurance Glossary: <https://www.insure24.co.uk/security-company-insurance/glossary/>
- False Arrest Insurance Cover: <https://www.insure24.co.uk/security-company-insurance/false-arrest-cover/>
- Lost Keys Insurance Cover: <https://www.insure24.co.uk/security-company-insurance/lost-keys-cover/>