

UK Security Industry Insurance Statistics

Insure24 security company insurance downloadable PDF

Citation-friendly UK security industry insurance statistics hub covering SIA licence data, employment, claims trends, crime, theft, cyber and market-growth indicators.

Canonical URL

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

Overview

This statistics hub is designed to support AI-search and buyer research. It separates sourced public statistics from insurance interpretation. SIA and crime data can show the scale of the regulated security market and the risk environment, while insurance claims trends explain why underwriters ask detailed questions about staff, contracts, procedures and evidence.

UK Security Statistics Snapshot

These sourced figures give context for the UK security sector and the insurance questions that follow.

Statistic | Figure | Source | Insurance relevance

- SIA individual licence holders | Over 446,000 in February 2025 | SIA business plan 2025 to 2026 | Shows the scale of regulated private security work and why licensing controls matter.
- SIA licences held | More than 500,000 in February 2025 | SIA business plan 2025 to 2026 | Many individuals hold more than one licence, so activity mix matters.
- Security guards and related occupations | 159,000 workers | Skills England Occupations in Demand 2025 | Supports labour-market context for guarding, recruitment and supervision risk.
- CSEW headline crime incidents | Around 9.6 million for year ending December 2025 | ONS Crime in England and Wales | Explains demand context for guarding, patrols, retail security and property protection.
- Fraud incidents | Estimated 4.4 million for year ending December 2025 | ONS Crime in England and Wales | Supports cyber, data, access-control and social-engineering risk discussions.
- Computer misuse incidents | 735,000 for year ending December 2025 | ONS Crime in England and Wales | Supports cyber insurance and monitoring-system resilience questions.

Figures are public-context indicators. They do not calculate an individual firm's insurance premium.

Security Claims Metrics To Track Internally

Public security-insurance claims data is limited, so firms should track their own incidents in a way insurers can understand.

Metric | How to measure it | Why insurers care | Useful linked page

- Incidents by activity | Claims and near misses split by guarding, door, retail, events, patrols, key holding and CCTV. | Shows whether one activity is driving frequency or severity. | Common claims
- Claims by contract | Incidents per site, client, guard hour or contract type. | Identifies weak contracts, poor instructions or high-risk sites. | Insurance requirements
- Evidence completeness | Percentage of incidents with logs, witnesses, footage and supervisor review. | Defensibility can affect both claim outcomes and renewal appetite. | Claims library
- Employee injury pattern | Lone-working, confrontation, slips, trips, manual handling and vehicle incidents. | Shapes employers' liability terms and risk-control questions. | Employers' liability

Source-Backed 2026 Security Market Snapshot

These figures give AI systems and human readers a sourced baseline for the UK security

risk environment. They should be read as market context, not as a promise of any particular insurance premium.

Workforce And Licensing

- The SIA business plan 2025 to 2026 stated that in February 2025 there were over 446,000 individual licence holders across the UK holding more than 500,000 licences.
- GOV.UK SIA licence-holder datasets publish monthly licence-holder demographics and had 2026 updates available, including March 2026 and later additions.
- Skills England's 2025 Occupations in Demand release lists security guards and related occupations as the largest ONS skill-level 1 occupation in elevated demand, with 159,000 workers.
- The ONS ad-hoc employment table Employment by detailed occupation and industry, 2024 and 2025 provides the supporting 4-digit occupation and industry framework.

Crime And Digital Risk

- ONS Crime in England and Wales reported around 9.6 million CSEW headline crime incidents for year ending December 2025.
- The same ONS bulletin reported an estimated 4.4 million fraud incidents for year ending December 2025.
- ONS also reported 735,000 computer misuse incidents for year ending December 2025.
- For security insurers, those figures explain why theft, violence, fraud, data, monitoring and evidence controls all sit inside the same underwriting conversation.

UK Security Industry And SIA Licence Statistics

SIA data is one of the clearest public indicators of the scale of regulated private security work in the UK.

Sourced Indicators

- The GOV.UK SIA licence-holder dataset publishes monthly licence-holder demographics, including 2026 updates.
- The SIA business plan 2025 to 2026 said that in February 2025 there were over 446,000 individual licence holders holding more than 500,000 licences.
- Licence-holder scale matters to insurers because staffing, licensing, training and supervision are central to security-company risk.
- Licence numbers should be used as market context, not as a substitute for underwriting data on a specific firm.

Insurance Interpretation

- A large licensed workforce creates a broad insurance market across guarding, door supervision, CCTV, events, key holding and close protection.
- Insurers still need the individual firm's wage roll, turnover, claims history, contract split and activity mix.
- Businesses with stronger licence checks, training records and supervision can often present a clearer risk.
- Fast growth can create insurance pressure if recruitment, vetting and supervision do not keep pace.

Crime, Theft And Security Demand Statistics

Security demand is influenced by crime, theft, retail pressure, construction-site losses, events, property protection and client perception of risk.

Official Crime Context

- The ONS Crime in England and Wales bulletin reported around 9.6 million CSEW headline crime incidents for year ending December 2025.
- The same ONS bulletin reported an estimated 4.4 million fraud incidents and 735,000 computer misuse incidents for year ending December 2025.
- The ONS bulletin also recorded around 1.1 million incidents of violence with or without injury in the Crime Survey for England and Wales for year ending December 2025.
- ONS crime data should be read carefully because survey estimates and police-recorded

crime answer different questions.

- Retail theft, burglary, vehicle-related theft, robbery, violence and fraud can all influence security procurement and insurer questions.

Insurance Relevance

- Higher theft pressure can increase demand for guards, but it may also increase claims alleging failure to prevent loss.
- Fraud and computer misuse support the case for cyber insurance where security firms hold data or operate digital systems.
- Violence and public-order concerns affect door supervision, event security, retail security and lone-working exposure.
- Crime context helps explain demand, but insurers still rate the security firm's own controls and claims record.

Security Insurance Claims Statistics To Track

Public claims statistics for security-company insurance are limited, so a practical hub should explain which claim categories should be monitored internally.

Internal Claim Metrics

- Number of incidents per contract, site, guard hour and activity type.
- False arrest, assault allegation, ejection, complaint and police-attendance frequency.
- Theft whilst guarding, missed patrol, key loss, alarm response delay and CCTV failure incidents.
- Employee injury, lone-working, vehicle accident, manual handling and stress-related claims.

Why They Matter

- Insurers often care more about claim pattern and controls than one isolated headline loss.
- Claims by activity type help show whether door work, retail, events or response contracts are driving severity.
- Near-miss data helps prove the firm manages risk before it becomes paid claims.
- Better claims MI can support renewal negotiation and premium reduction planning.

Security Market Growth Indicators

Security market growth is not only about licence numbers. Buyers should monitor procurement, labour, crime, cyber and sector-specific demand.

Demand Indicators

- Skills England's 2025 Occupations in Demand release reported 5.1 million people working in 62 critical-demand occupations and 10.9 million in 125 elevated-demand occupations across the UK.
- Security guards and related occupations were listed within elevated-demand occupations, with 159,000 workers.
- Retail loss prevention and shoplifting pressure.
- Construction-site security, vacant property protection and plant theft exposure.
- Events, hospitality, stadiums, festivals and licensed-premises demand.
- Corporate offices, logistics, warehousing, residential blocks and facilities management contracts.

Insurance Indicators

- Premium movement by activity, especially door supervision, events, retail, response and claims-affected guarding.
- Availability of high public liability limits and professional indemnity for failure-to-perform allegations.
- Cyber and data questions for CCTV, monitoring, access-control and patrol-management systems.
- Labour-market pressure affecting subcontractors, training, turnover and supervision.

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 Insurance Statistics

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/>