

UK Manufacturing Risk Report 2026 Q4

A source-backed quarterly report for UK manufacturers, finance directors and operations leaders reviewing property, machinery, liability, cyber, supply-chain and business interruption risk before renewal.

Key findings

Theme	Public-source signal	Insurance review action
Output and values	ONS reported UK manufacturers' product sales of GBP452.0 billion in 2025 and a July 2026 monthly manufacturing production growth indicator of 0.9%.	Recheck sums insured, machinery values, stock peaks and interruption assumptions.
Recovery pressure	Make UK Q3 2026 described improving demand and confidence, but continued pressure from employment, energy and input costs.	Test whether business interruption periods and additional cost wording reflect realistic recovery.
People risk	HSE manufacturing statistics estimated 101,000 workers with work-related ill health and 55,000 workplace non-fatal injuries, averaged over 2022/23 to 2024/25.	Keep employers liability, public liability, training, maintenance and inspection evidence current.
Cyber dependency	The Cyber Security Breaches Survey 2025/2026 reported 43% of businesses identified a breach or attack; utilities or production reported 49%.	Review cyber cover for operational disruption, supplier portals, backups and connected systems.

Why this report matters

Manufacturing was selected for the Q4 flagship report because Insure24's repository evidence shows a strong manufacturing Search Console baseline: 24.2K impressions, 0 clicks, 0% CTR and average position 52.4 over the reviewed three-month window. The cluster already has authority pages, PR notes and citation refresh processes, so a quarterly report can strengthen topical authority and improve internal linking into the manufacturing insurance journey.

Insurance review checklist

Review buildings, tenant improvements, machinery, tooling, contents and stock values. Test business interruption indemnity periods against machinery lead times, commissioning, supplier recertification and customer audit recovery. Check product liability by product type, territory and end use, and separate recall, withdrawal and rectification costs from liability wording.

Map critical suppliers, customers, utilities, outsourced processes and logistics providers. Review cyber cover for operational disruption, incident response, backups, supplier portals and connected systems. Keep risk assessments, maintenance logs, training records, inspection documents and claims history ready for renewal.

Important limitation

This report does not claim that every UK manufacturer is underinsured. It identifies public-source risk signals and practical insurance review questions. Policy response depends on the manufacturer's facts, insurer appetite and policy wording.

Sources

ONS manufacturing and production industry data; Make UK Manufacturing Outlook 2026 Q3; HSE Manufacturing statistics in Great Britain, 2025; HSE Work-related fatal injuries in Great Britain, 2025/26; GOV.UK Product safety and industry: Wave 3; GOV.UK Cyber Security Breaches Survey 2025/2026. Accessed 1 October 2026.

Report page: <https://www.insure24.co.uk/business-insights/uk-manufacturing-risk-report-2026-q4/>