

Care Home Claims Trends 2026

A practical claims briefing for care providers, journalists and association resource pages covering the scenarios most likely to affect insurance negotiations.

Falls

Frequent scenario with high defensibility dependence on records and care plans.

Medication

Often involves MAR charts, handover notes and clinical governance evidence.

Abuse

Low frequency but severe reputational and legal exposure.

Typical claim files

- What happened
- Resident impact
- Witness evidence
- Care plan status
- Insurer response

Prevention focus

- Falls risk reviews
- Medication audits
- Safeguarding escalation
- CCTV and access logs
- Post-incident learning

Insurance interpretation

Claim type	Evidence insurers expect
Resident fall	Falls assessment, observation notes, care plan update and incident review.
Pressure sore	Repositioning records, nutrition notes and clinical escalation evidence.
Medication error	MAR chart, staff training, pharmacy communication and remedial action.

Source note

Designed as an Insure24 editorial briefing. Refresh annually alongside CQC, Skills for Care, ONS, HSE, GOV.UK fire and ICO source updates. insure24.co.uk/care-home-insurance/