

# Care Home Risk Report 2026

A board-ready briefing on care home insurance pressure points, operational evidence and the claims themes providers should monitor before renewal.

## CQC

Inspection ratings and notifications shape insurer confidence.

## Staffing

Agency reliance, training evidence and supervision remain core renewal themes.

## Claims

Falls, medication errors, abuse allegations and fire incidents carry the highest narrative risk.

## Priority exposures

- Resident injury and falls
- Medication administration
- Safeguarding allegations
- Business interruption
- Cyber and records access

## Renewal evidence

- Latest CQC reports
- Training matrix
- Claims review
- Maintenance logs
- Incident trend register

## Insurance interpretation

Risk theme	Insurance response
Deteriorating inspection evidence	More detailed underwriting questions and possible terms review.
Repeated resident injury events	Claims defensibility and prevention controls become central.
Poor record keeping	Liability defence, malpractice and safeguarding cover can all be harder to evidence.

## 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/](https://insure24.co.uk/care-home-insurance/)