

# Care Sector Staffing Risk 2026

A concise briefing on how workforce pressure, agency use, training gaps and supervision evidence can influence care home insurance terms.

## Workforce

Skills for Care data should be reviewed alongside local staffing evidence.

## Training

Induction, medication, moving and handling, safeguarding and fire records matter.

## Supervision

Insurers look for management grip when staffing models change.

## Questions to prepare

- Agency percentage
- Vacancy trend
- Training completion
- Night staffing model
- Manager continuity

## Controls to evidence

- Rota governance
- Competency checks
- Supervision notes
- Incident lessons
- Escalation procedure

## Insurance interpretation

Staffing signal	Why it matters
High agency use	Can increase questions about continuity, supervision and resident knowledge.
Training arrears	May weaken defence after injury, medication or safeguarding incidents.
Manager turnover	Can lead to closer review of governance and inspection readiness.

## 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/)