

Waste Premium Benchmark Framework 2026

A data collection framework for comparing waste insurance premiums by operator segment, asset values, claims profile and risk controls.

Segment

Compare like-for-like operators, not broad trade labels.

Controls

Fire, drainage, fleet and storage evidence explain price movement.

Claims

Loss history should be recorded by cause, severity and improvement action.

Fields to collect

- Operator type
- Turnover and wage roll
- Vehicle count
- Plant and property values
- Waste streams

Benchmark outputs

- Premium band
- Control-quality themes
- Claims-adjusted view
- Renewal evidence gaps
- Segment comparison

Insurance interpretation

Operator segment	Why one average is misleading
Waste carrier	Vehicle count, radius and loading exposure can dominate.
Skip hire operator	Yard storage and accepted materials change the risk.
Hazardous waste contractor	Waste codes and containment shape insurer appetite.

Source note

Designed as an Insure24 editorial briefing. Refresh annually alongside Defra, Environment Agency, HSE and Welsh Government source updates.