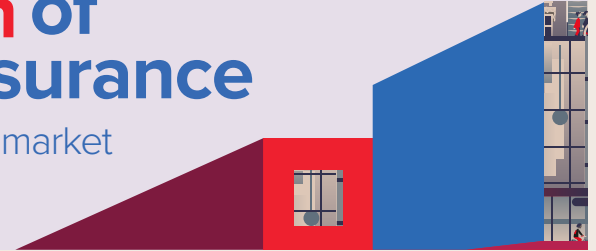




2025 Q3  
YEAR IN NUMBERS\*

# Prevented **£863m** of potential underinsurance

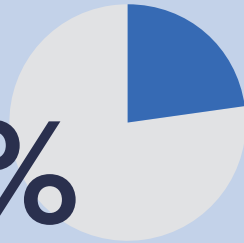
reaching the UK buildings insurance market with **recommended increases**



Identified **overinsurance** in **29%** of cases

Average **recommended decrease** to a Declared Value was

**22%**

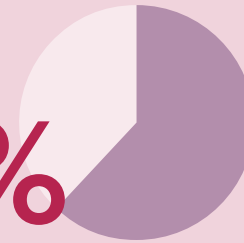


equating to an **average decrease** of over **£719,000** per instruction

Identified **underinsurance** in **57%** of cases

Average **recommended increase** to a Declared Value was

**59%**



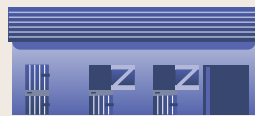
equating to an **average increase** of over **£541,000** per instruction

Appraised buildings with a **total combined Reinstatement Value** of

**£12bn**

**SMALLEST RECOMMENDED REINSTATEMENT VALUE WAS**

**£4,000**



**LARGEST RECOMMENDED REINSTATEMENT VALUE WAS**

**£433.2m**



\* Statistics provided are from all BCH instructions in H1. These statistics are indicative of BCH data collation and do not constitute financial advice, nor are they proposed or recommended inflationary or monetary adjustments. For permission to publicise these stats, for a further data breakdown or for data commentary, please email [info@bch.uk.com](mailto:info@bch.uk.com).