Chartered Insurance Institute

Standards. Professionalism. Trust.

Workplace injury in UK entertainment production

Roundtable summary report

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As a chartered body with a public interest mandate, the Chartered Insurance Institute provides a forum where stakeholders can collaborate on shared challenges. Our independence enables honest dialogue, facilitating the development of sector-wide guidance and recommendations that strengthen professional standards and deliver better customer outcomes.

Executive summary

On 16 June 2026, the Chartered Insurance Institute (CII), in partnership with the Injury Prevention Consultancy (IPC), brought together underwriters, claims professionals and brokers specialising in entertainment insurance to examine the nature and impact of workplace injury in UK film, television and theatrical production, and to explore whether the insurance sector can play a more deliberate role in improving both safety and commercial outcomes.

The Impact of Injury 2024 (IOI24) report revealed an industry in which injury is endemic, yet largely invisible to insurers. Across both stage and screen, the IPC's landmark research found that a majority of performers, 76% in screen and 85% in stage production, have sustained workplace injuries, with high rates of pressure to continue performing while hurt. Yet participants confirmed that cast injury claims remain a small fraction of their portfolios. The gap between reported injury prevalence and claims was identified as one of the defining features of the sector's risk landscape.

The insurance sector can contribute to the case for change. Participants agreed that regulation, not market practice, is likely the primary mechanism through which lasting improvement will be achieved. The construction sector was cited as a parallel: an industry with comparable physical risks that has been transformed by enforceable standards, clear lines of duty, and mandatory reporting.

A certification, modelled on approaches such as BAFTA's sustainability certification or B Corp, was proposed as a market-driven mechanism that could operate alongside regulatory reform. If production companies could demonstrate safety credentials through IPC-certified training, insurers could begin to factor that into risk selection, provided the market moved together.

The Impact of Injury 2026 (IOI26) survey (following the aforementioned 2024 research) will launch in September 2026 and serve as an opportunity to explore whether injuries resulted in claims, whether they were reported to employers, the financial cost of production delays, and what legal rights injured performers understood themselves to have.

This report summarises participant contributions and IPC research findings. The CII will use these insights to inform the next phase of its engagement with the IOI26 research programme and broader stakeholder engagement.

Introduction

In March 2025, the Injury Prevention Consultancy published the Impact of Injury 2024 (IOI24) report: the first study of the rate of occurrence and impact of workplace injury on people working in UK film, television and theatrical production. The report broke new ground in a sector where no organisation, including the Health and Safety Executive, holds publicly available data on the frequency and consequences of injury to performers.

The IOI24 findings painted a picture of an industry in which injury is widespread, underreported and culturally normalised. Performers described routinely working through pain, declining to disclose pre-existing conditions for fear of losing roles, and receiving inadequate support when incidents occurred. The report generated significant media attention and cross-sector engagement, including consultations with industry bodies, unions, production companies and government departments.

This roundtable brought together underwriters, claims managers, brokers and MGAs to examine how the insurance sector currently engages with this risk, where the gaps in understanding lie, and what role the market could play in improving outcomes.

IOI24 evidence: what the data reveals

The IPC's Director opened with a briefing on the IOI24 findings. Data[1] was drawn from IOI24, an anonymous cross-sector survey of performers and crew working in UK film, television and theatre.

Injury prevalence and pressure to perform

Across both stage and screen, the survey found very high rates of workplace injury among performers. Critically, a large proportion described experiencing pressure to continue performing while injured, whether self-imposed or from employers and colleagues. This experience was cited by 61% of performers working in predominantly screen and 77% of those working in theatre.

The survey also found that the majority of performers had been asked to execute scene material they did not feel was safe. Power dynamics within the industry compound the problem: performers, particularly those earlier in their careers, are reluctant to challenge directors or raise concerns for fear of being perceived as difficult or uncommitted.

Mental health and financial insecurity

Stress, depression and anxiety were highly cited among injured respondents. Financial insecurity compounds the picture: 30% reported cancelled workdays as a result of injury, 25% experienced loss of earnings, and 12% were unable to accept future work, for some meaning that contracts had to be rejected because of injuries sustained on a previous production.

The ripple effect on production

Because productions are dependent on specific individuals to be front of camera or on stage in order to keep schedules and performances on track, the impact of cast injury extends well beyond the individual. Colleagues, particularly crew, were found to be especially vulnerable: working longer hours, experiencing sleep deprivation and reporting significant mental health effects when cast members were incapacitated. Production abandonment was also cited, with devastating consequences for the wider team. Crew were also found to be particularly exposed to cancelled work days and loss of earnings due to cast injury.

The risk gap

The IPC identified a structural gap at the heart of production safety. While stunts are subject to specialist risk assessment through stunt coordinators, and the physical environment is managed by health and safety advisors, most of the scene material that actors are asked to perform falls outside both categories. It is this 'everything else' – pedestrian movement, choreography, repetitive physical actions, working on raked stages, costume and prop handling – that is causing most injuries, yet it is not systematically assessed as a risk.

The production role of Injury Prevention Consultant (IPC) was founded to address a risk gap identified by its founder during her career as a performer: the absence of anyone tasked with assessing the physical demands placed on actors beyond stunts, and the injuries that resulted from that absence.

1 Sample: 321; Fieldwork dates: 04/09/24-29/11/24; IOI24 Report

Topic 1 - The insurance perspective: claims, data and the visibility gap

The discussion was framed around two questions: to what extent do workplace injuries in entertainment production translate into insurance claims, and what explains the gap between the reported prevalence of injury and the claims experience of the market?

Low claims, high prevalence

Participants confirmed that cast injury claims represent a relatively small proportion of their overall claims portfolios. A participant noted that theft of camera equipment generates more claims volume and cost than cast injuries across their book. Another observed that in over two decades of insuring theatrical production, cast injury claims had been infrequent.

Yet participants did not dispute the IOI24 findings. Several acknowledged that the low claims frequency is itself a reflection of the cultural dynamics the report describes: performers not reporting injuries, production companies managing incidents informally to avoid claims, and a freelance workforce with no institutional mechanism for escalation.

Cultural underreporting

A parallel was drawn with the equestrian sector, where injuries historically went unreported because athletes feared reputational damage from claiming against their employer. Participants agreed that the same dynamic operates in entertainment: performers, particularly those earlier in their careers, do not want to be perceived as troublemakers.

A participant highlighted that one production had sent daily accident report forms recording minor incidents, none of which resulted in claims. This was viewed as an indicator: the production that reports everything is likely also the one managing risk most effectively. The absence of reporting, by contrast, does not indicate the absence of injury.

The special purpose vehicle (SPV) problem and lines of accountability

The use of SPVs in film production means that a production company is established for a single project, employs cast and crew for the duration and is wound down once post-production is complete. If an injury manifests after the company has been dissolved, there is no clear entity for the injured party to approach. Participants contrasted this with the construction sector, where a principal contractor remains accountable even after a project is completed.

Employer liability and the claims pipeline

Several participants noted that when employer liability claims do arise, they tend to originate from solicitors rather than from performers directly. One participant warned that if the legal profession were to identify the scale of unreported injury in the sector, the result could be a surge in no-win-no-fee claims, as has occurred in equestrian sport in recent years. The case was made that the sector would be better served by proactively regulating safety standards rather than waiting for the legal profession to expose the gap.

Topic 2 - Drivers and barriers to change

The discussion was framed around two questions: what commercial incentives currently exist for production companies to invest in injury prevention, and what structural barriers prevent the insurance sector from driving change?

The timing problem

Insurers often become involved in a production when it's too late, after budgets have been set, schedules finalised, and casting completed. This means that underwriters have limited scope to influence the safety provisions that would need to be in place during pre-production. Early engagement could reduce claims by addressing risk management before incidents occur.

A competitive soft market

Participants acknowledged that the entertainment insurance market is currently soft and highly competitive. In this environment, requiring additional safety disclosures could risk losing business to competitors. The consensus was that any market-based mechanism would need to be adopted collectively to avoid competitive disadvantage.

Medicals and the limits of disclosure

Participants noted that medical practitioners conducting assessments typically have no visibility of the physical demands of the role. A performer may be declared physically fit without anyone assessing whether that fitness is adequate for the specific scene material they will be asked to execute. The injuries that generate claims often arise from activities that are not flagged in advance because they are not recognised as risks.

The working time directive

A participant raised the common practice of requiring performers to opt out of the Working Time Directive at the contract stage. This opt-out, often buried in standard contract clauses, removes the legal protection against excessive working hours. In an industry where 16-hour shoot days are not uncommon and crew members have had traffic accidents driving home after extended shifts, the opt-out was described as a systemic enabler of fatigue-related risk.

The construction parallel

The construction sector was cited repeatedly as the most instructive comparator. Construction has defined principal contractors who remain accountable for the duration of a project and beyond. It operates under Construction Design and Management (CDM) regulations. While CDM regulations are technically applied to entertainment production, participants agreed they were not designed for it and do not address the specific risks of performance work. The case was made that entertainment requires its own regulatory framework, with equivalent rigour.

Topic 3 - Pathways to change: regulation, certification and collaboration

The discussion was framed around two questions: what would need to change for the safety landscape to improve materially, and what role can the insurance sector play alongside regulation and industry initiative?

Regulation as the primary lever

Participants were clear that lasting change is most likely to come through regulation rather than voluntary market practice. A parallel was drawn with gender pay gap reporting: the commercial case for diversity had been made for years, but meaningful change only followed once companies were required to report. The IPC's ongoing engagement with the Department for Culture, Media and Sport and the Department for Work and Pensions was noted, including legislative asks around recognising casting breakdowns as job descriptions.

A 'good housekeeping' certification

A market-driven mechanism was proposed alongside the regulatory pathway: a certification or accreditation that production companies could achieve by completing IPC Pre-Call training and demonstrating that safety protocols for physical scene material are embedded in their processes. The model was compared to BAFTA's sustainability certification and to B Corp accreditation. Participants agreed that if such a certification existed and was credible, it could begin to inform risk selection decisions, with certified productions potentially benefiting from more favourable terms.

Critically, participants noted that the certification would need to attach to individuals, not production companies, given the SPV structure of the industry. A line producer or head of production who has completed IPC training carries that credential from project to project. Several participants confirmed that they already ask about key personnel when underwriting larger productions and could incorporate certification status into that process.

The intimacy coordinator precedent

The rapid adoption of intimacy coordinators across the industry was cited as evidence that cultural change can happen quickly when the right conditions are met. Participants noted that this change was not driven by insurance requirements or regulation, but by public pressure and reputational risk following the #MeToo movement.

The role of broadcasters

Participants identified broadcasters and major streamers as potentially the most effective near-term partners for driving adoption. Some large streaming and production companies were noted as already proactive on production safety, notwithstanding management of the aforementioned risk gap. A suggestion was made to pilot IPC training and protocols with a major broadcaster, creating a demonstrable case study that could then be used to build market-wide adoption.

Collective movement

The session's clearest conclusion was that no single actor can solve this. Insurers cannot impose requirements unilaterally in a competitive market. Producers will not voluntarily adopt costly safety provisions without either regulatory mandate or commercial incentive. Performers cannot advocate for themselves within current power structures. The pathway forward requires coordinated action: regulation to set the floor, certification to raise the standard, and insurance to recognise and reward good practice. As one participant summarised: we all have to move together.

Research priorities for IOI26

The following priorities were identified for IOI26:

Financial quantification of injury impact. Questions that would enable quantification of the cost of injury to productions, including schedule delays, recasting, crew wage costs and time element insurance exposure. The consensus was that a financial case, expressed in pounds rather than injury prevalence, would be the most powerful advocacy tool for both industry and government.

Claims and reporting behaviour. Questions could establish whether injuries resulted in claims, were reported to employers, and whether any action was taken following a report. Understanding the gap between incident occurrence and formal reporting would help quantify the degree of cultural suppression.

Injury severity and incapacitation timeline. Beyond frequency, the survey could capture severity, type of injury, duration of incapacity, and whether the performer was able to return to work with or without adaptations. This data would allow correlation between injury type and production impact.

Near misses. Participants supported the inclusion of questions on near-miss incidents, particularly for film and television location work. Near-miss data is established as a leading indicator in other sectors and would help build the case for proactive intervention.

Awareness of legal rights and support mechanisms. The discussion revealed that many performers do not understand what recourse is available to them when injured and participants were in broad agreement that this education piece ought to be delivered by the relevant unions. Questions could establish whether injured performers knew their legal rights, who they turned to for support, and whether they were aware of employer liability or personal accident cover available to them.

Production type and structure. Distinguishing between independent productions and major studio or streamer productions would help identify where risk is concentrated and where regulatory or market intervention would have the greatest impact.

Pre-existing conditions and disclosure. The survey could explore whether performers with pre-existing conditions felt able to disclose them, whether the physical demands of the role were communicated to them in advance, and whether the lack of disclosure contributed to injury.

Accessibility and disabled performers. IOI26 could examine whether performers with access requirements received appropriate adaptations and whether the absence of adaptation contributed to injury.

Primary drivers: Building on the findings of the inaugural report, IOI26 could examine the leading drivers of injury in rehearsal and production environments.

Enforced safety autonomy: IOI26 could examine the prevalence of the performers exercising their right to assess their own safety and halt work immediately, with the guarantee that their decision will be accepted without penalty.

Sustainability of scene material: participants were broadly in agreement that scene material that falls outside of the facility or comfort zone of performers is a key driver of cast injury. Questions could establish how this reality impacts performers and quantify the frequency of this issue.

Conclusion and next steps

There was an acknowledgement that injury in entertainment production is largely hidden problem, that the current gap between prevalence and claims visibility serves no one well, and that pathways to improvement exist but require coordinated action across multiple stakeholders.

Participants were candid about the limitations of what the insurance sector can achieve in isolation. In a competitive soft market, unilateral requirements risk losing business. Insurers engage with productions late in the process, after budgets and schedules are set. And the data that would enable the market to price this risk accurately does not yet exist.

But the discussion also identified concrete actions such as supporting the development of a certification standard and begin to recognise it in risk selection and advocacy for regulatory reform.

To this end, the CII commits to:

- Use the insights from this roundtable to shape the CII's engagement with the IOI26 research programme
- Facilitate a roundtable to convene brokers, with a view to explore data insights relative to injury frequency and the impact of such events through the brokerage lens
- Support for continued development of injury prevention standards to drive sector change

Our independence as a chartered body enables us to convene the honest conversations needed to develop sector-wide solutions for defining professional challenges. The workplace safety of those working in UK entertainment production is one such challenge, and it is one the CII is committed to helping address.

Participants

The roundtable brought together the following representatives from across the insurance market, the Injury Prevention Consultancy and the CII. The discussion was conducted under the Chatham House Rule.

- **Martin Crannis**, Chief Executive Officer, Active Underwriting
- **Laura Hancock**, Managing Director, Yew Tree Insurance and Yew Tree Underwriting
- **Tome Levi**, Founder, Injury Prevention Consultancy
- **Holly Nash**, Claims Adjuster, Media and Entertainment, Markel
- **Alex Nicoll**, Active Underwriting Specialist Limited (MGA)
- **Pria Punni**, Secretariat for Contingency Working Party Committee, International Underwriting Association
- **Pippa Stone**, Head of Media and Entertainment, Markel
- **Peter D. Williams**, Global Head, Real Media Specialty (MGA)

- **Adam Harper**, Executive Director, Strategy, Advocacy and Professional Standards, CII
- **Vanessa Riboloni**, Head of Research and Insight, CII
- **Ke Zhang**, Research Coordinator, CII

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