



# **Ensuring Abuse**

**The Insurance Industry and  
UK Migrant Control**

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## Executive Summary

The UK's immigration detention and surveillance system, a deliberate instrument of state power designed to punish and dehumanise, is enabled by the silent complicity of the insurance industry. This report unveils the deeply troubling connection between insurers and the escalating human suffering within the **UK's migrant control regime**. Far from being a neutral party, **insurers provide the essential financial scaffolding—liability coverage and investment capital—that keeps this cruel system running**. By underwriting and investing in detention, accommodation and surveillance contractors, these companies not only facilitate their operations but actively profit from the widespread violence they cause. **Four top global insurers - Allianz, Aviva, AXA and Intact (RSA) are investing \$118 million in detention, accommodation and surveillance contractors** for the UK's Hostile Environment. This financial dynamic transforms systemic cruelty into a calculable business risk, where the more frequent and severe the harms, the higher the potential revenue for insurers through collected premiums. **This arrangement tragically commodifies misery**, allowing corporations to offload the risks of their abusive practices onto financial institutions, shielding them from true accountability.

The report highlights how the UK's detention regime has evolved from temporary reception centres into **a sprawling network of privately-run prison-like facilities**, uniquely permitting indefinite detention without statutory time limits. This practice, widely condemned by international human rights bodies, inflicts

severe emotional and psychological violence, leaving people in a horrifying limbo of fear, anxiety, and despair. The deliberate rhetoric of dehumanisation, manufactures consent for these punitive policies, while obscuring the real causes of societal decay and enriching private contractors. Beyond detention, the UK's immigration system has become **a laboratory for intrusive surveillance technologies**, including mandatory biometric tracking and GPS tagging, treating migrants as perpetual suspects rather than human beings. This pervasive control extends beyond detention centre walls, becoming a form of detention in itself and inflicting a profound psychological toll. The report exposes how this entire apparatus of violence is meticulously underwritten and invested in by major insurance companies, revealing a profound moral failure at the heart of the financial sector that demands urgent rectification.



# 1. Context

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## Detention

### The UK's Detention System: A Political Choice

The UK's immigration detention regime is not an accident of bureaucracy—it is a deliberate instrument of state power. Designed to punish, deter, and dehumanise, the system is the result of long-standing political efforts to position migrants and asylum seekers as dangerous and criminal outsiders, restricting their access to rights over time. From the **"Hostile Environment"** policy introduced by then-Home Secretary Theresa May in 2012 [1], then rebranded as "Compliant Environment" 2023 [2], to plans for "Restoring Control" introduced by the Labour Party in 2025 [3], successive governments have prioritised the detention and deportation of migrants and asylum seekers, justified by their so-called "illegality".

These policies seek to deter migration by restricting access to housing, healthcare, and banking for undocumented migrants [1]. Landlords, employers, and public service providers have been turned into enforcers of border control, leading to widespread destitution and fear [1]. The consequences have been devastating: the "Right to Rent" scheme, for instance, was found to fuel racial discrimination, with landlords less likely to rent to those without British passports [4].

The modern network of **Immigration Removal Centres (IRCs)** began with the opening of Harmondsworth Detention Centre in 1970, evolving from temporary reception centres for refugees into a sprawling system of purpose-built, prison-like facilities [5]. Unlike every other EU country, the **UK stands alone in permitting indefinite immigration detention**—there is no statutory time limit on how long someone can be held. This practice has been widely condemned by international human rights bodies [6].

What sets immigration detention apart is not just its indefinite nature, but also the **almost complete lack of judicial oversight** [7]. Decisions about who is detained and for how long rest entirely with Home Office officials, without the need for court approval. Migrants and asylum seekers accused of immigration-related offences are often afforded **fewer protections than individuals in the criminal justice system** [8]. For many, including survivors of torture and trauma, this system inflicts severe emotional and psychological violence. People are left in limbo, facing a daily reality of fear, anxiety, and despair—where hope is systematically worn down and the basic right to liberty is treated as conditional [9].

The machinery of detention relies on a **deliberate rhetoric of dehumanisation**. Politicians and media outlets frame migration as an existential threat, employing terms like "swarm" (David Cameron, 2015) [10], "flood" (Nigel Farage, 2022) [11], and "invasion" (Suella Braverman, 2022) [12]. The shift from neutral terms like "migrant" to charged labels like "illegal" entrenches

public hostility, paving the way for policies that enrich private contractors and their investors.

This rhetoric is not accidental—it manufactures consent for punitive policies while **obscuring the real causes of social decay**. While 4.3 million children live in poverty in the UK [13] and the healthcare funding has been falling in real terms for the last three years [14], **migrants are scapegoated** for "overwhelming public services" [15]. This narrative deflects blame from government-imposed austerity and wealth inequality—the richest 10% hold 43% of national wealth [16], while tax lost each year to tax heavens costs the UK £39.8 billion [17]. Migrants are also being blamed for housing shortages [18]—despite the UK having almost 300,000 long-term vacant properties [19].

## How UK Policy Fuels Forced Migration

UK treatment of migrants is steeped in historical hypocrisy. Britain's 83 military interventions since 1945—from Iraq and Libya to Kenya and Malaysia—have systematically destabilised regions, fuelling the very displacement crises that drive migration [20]. In 2024, the top five countries of origin for asylum seekers in the UK were Pakistan, Afghanistan, Iran, Bangladesh, and Syria [21] - majority of **these countries have either been sites of direct British military intervention or are significant recipients of UK arms exports** [20].

Climate change exacerbates this cycle. The UK's colonial past has left a toxic legacy of climate destruction. When emissions

from Britain's former empire are included, **Britain is the fourth largest contributor to climate change worldwide** [22]. The climate shocks, including severe droughts and extreme weather, are now major drivers of displacement and migration, underlining the UK's historical and ongoing responsibility for the global migration linked to the climate crisis [23].

While the UK has been the driver of so much displacement, **60% of displaced people never cross a border**, and of those that do leave their home country, 70% move to neighbouring countries. As a result 75% of refugees and people in need of international protection are hosted in lower- and middle-income countries [24]. These statistics underscore the **completely overblown fear of immigration** that politicians create and use to avert attention from real issues facing the country.

What makes this system especially alarming is that **the dehumanisation of migrants is a test case for broader erosion of rights**. By conditioning the public to accept cruelty towards one group, the state lays the groundwork for expanding exclusionary policies against the homeless, the disabled, or any marginalised community. The rhetoric of "illegality" and "burdens" **normalises coercion as a first resort**, eroding the principles of fairness and dignity that should underpin society [25].

Stopping the detention-industrial complex is not just about showing solidarity with migrants—it is about **defending the very foundations of justice** [26]. If unchecked, this logic threatens to

expand, leaving society desensitised to suffering and complicit in systemic oppression [27]. The fight against detention is, ultimately, **a fight for a society that refuses to normalise cruelty.**

## **Profiting from Abuse: The UK's Migrant Asylum & Detention Estate**

The UK's immigration detention system is a lucrative industry. In 2023 alone, over **16,000 people were locked in detention centres**, trapped in a limbo of indefinite confinement [28]. Yet the system is fundamentally broken—nearly half of detainees are eventually released [29], their trauma deepened by pointless incarceration.

The UK's reliance on private companies to run detention centres dates back to the 1980s, when Thatcher-era outsourcing introduced market logic into state functions. Under the banner of "efficiency," successive governments handed control of detention to firms like Serco, Mitie, and G4S, creating an oligopoly with little accountability [30]. Britain has the most privatised incarceration sector in Europe [31], and today, **all of UK Immigration Removal Centres are privately operated** [32].

Private firms do not merely manage detention and accommodation—they profit from it. Between 2019 and 2024, Clearsprings, Serco and Mears raked in **a profit of £383 million from asylum accommodation contracts alone** [33]. The logic is perverse: the longer people are detained, the more money flows. This profit motive distorts priorities, incentivising

overcrowding, inadequate care, and prolonged detention. For example, while only 35% of asylum seekers were housed in hotels, this type of accommodation swallowed 76% of costs, revealing a system designed to extract value rather than uphold rights [34].

**The UK's detention and asylum estate is made up of several types of facilities, each serving different functions but all operating under the logic of confinement and control.**

**Immigration Removal Centres (IRCs)** are the largest and most prison-like facilities, used for long-term detention, where refused asylum seekers or foreign national offenders are held to facilitate immigration enforcement and removal.

**Short-Term Holding Facilities (STHFs)** are designed for holding people for shorter periods—typically up to a week—often near ports, airports, or IRCs [35].

The government also provides accommodation for people awaiting an asylum decision, called **dispersal housing**. This includes **Asylum Accommodation and Support Contract (AASC)** housing, delivered by private companies in the form of private dwellings, shared housing, or larger institutional sites [36].

Finally, **hotels** have become a widespread form of temporary asylum accommodation.

Across all these types of accommodation, people often face poor conditions, limited support, and a profound lack of stability.

SUMMARY TABLE OF UK MIGRANT ASYLUM & DETENTION ESTATE

TYPE OF FACILITY	FACILITY	OPERATOR	CONTRACT ENDS
IMMIGRATION REMOVAL CENTRES (IRCs)	1. Brook House IRC	SERCO	Feb 2028
	2. Derwentside IRC		May 2032
	3. Tinsley House IRC		Feb 2028
	4. Yarl’s Wood IRC		Apr 2023 <i>(according to numerous sources Serco continues to run Yarl’s Wood)</i>
	5. Dungavel IRC	MITIE	Jun 2031
	6. Colnbrook IRC		Aug 2022 <i>(according to numerous sources Mitie continues to run Colnbrook)</i>
	7. Harmondsworth IRC		Aug 2022 <i>(according to numerous sources Mitie continues to run Harmondsworth)</i>
SHORT TERM HOLDING FACILITIES (STHFs)	1. Colnbrook STHF		Apr 2028
	2. Larne House STHF		
	3. Manchester STHF		
	4. Swinderby STHF		
ASYLUM ACCOMMODATION AND SERVICES CONTRACTS (AASC)	1. Midlands and East of England AASC	SERCO	Aug 2029
	2. North West AASC		
	3. Wales and South of England AASC	CLEARSPRINGS READY HOMES	
	4. North East, Yorkshire and Humber AASC	MEARS	
	5. Scotland AASC		
	6. Northern Ireland AASC		
OTHER ACCOMMODATION SERVICES	Hotel Accommodation	CORPORATE TRAVEL MANAGEMENT	Feb 2027



This system of confinement is not a response to irregular migration—it helps create it. Over time, UK government policy has closed off almost all safe and legal routes for seeking asylum. Today, there are virtually no pathways for people to apply for asylum from abroad [37]. The **Illegal Migration Act 2023** entrenched this reality by barring asylum claims from anyone who arrives in the UK “irregularly”—including those who pass through a third country where they were not at risk of persecution [38]. In practice, this law denies protection to the vast majority of refugees and effectively **criminalises the act of seeking asylum** altogether.

By constructing legal barriers to protection, **the UK government manufactures “illegality” and then uses it to justify mass detention**. The result is a self-perpetuating system in which private companies profit, migrants face state-sanctioned violence, and the right to seek asylum is hollowed out.

## The Human Cost: Why This System is Broken

Behind the statistics of UK immigration detention lies a landscape of profound violence inflicted on migrants. The numbers reveal institutionalised brutality —**42 deaths in detention since 2000** [39], countless suicide attempts, and a litany of documented abuses [40].

Inside centres like Brook House, Yarl’s Wood, and Harmondsworth, inspections paint a grim picture: **overcrowded, decrepit facilities where violence and self-harm spiral unchecked** [41]. The 2017 BBC documentary Panorama exposed

guards at Brook House mocking suicidal detainees and boasting about brutality [42], while the 2023 inquiry found 19 credible breaches of Article 3 (the prohibition of torture) [43].



*Global Justice Now protest in front of the Home Office.  
Photo: David Mirzoeff*

Medical neglect is endemic. Reports describe detainees—including survivors of torture—**denied basic healthcare, left to languish with untreated conditions** [44]. For those trapped in indefinite detention (39% held for over 28 days in 2023 [28]), the psychological toll is catastrophic. Studies by Medical Justice reveal how prolonged confinement exacerbates trauma, with many experiencing severe depression, PTSD, and suicidal ideation [44].

The system's callousness extends to **children wrongly assessed as adults** and detained alongside strangers, at risk of exploitation and abuse. The Home Office failures have seen thousands of minors subjected to this nightmare [45].

Another layer of abuse within the detention system is the **exploitation of detainee labour**. Research by openDemocracy found that between 2018 and 2022, detainees carried out over a million hours of work inside detention centres, **paid just £1 per hour** [46]. Their tasks—cleaning, cooking, and general maintenance—are necessary to the daily running of these facilities. While detainees perform essentially free labour, the private companies operating the centres reap the financial benefits, saving on staffing costs and inflating their profits.

Resistance to these conditions has been ongoing. Hunger strikes [47], legal challenges [48], and campaigns like Keep Campsfield Closed [49] testify to the spirit of those fighting back. But their courage only underscores the system's perversity: rather than address its failures, the state doubles down, spending **£12 million on unlawful detention payouts** in 2023–24, instead of ending the practice altogether [28].

The evidence is irrefutable: UK detention inflicts **gratuitous harm for profit**. It is a relic of the Hostile Environment, where cruelty is the point—a warning to others seeking safety.

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## Surveillance

### The Rise of a Surveillance State

The UK's immigration system has become a laboratory for some of the most intrusive surveillance technologies in the world. What began as border controls has morphed into an all-encompassing regime of **biometric tracking and digital monitoring**, where migrants are treated as perpetual suspects, rather than human beings. At its core lies a dual system of oppression: the mandatory collection of fingerprints and facial scans, paired with the relentless expansion of GPS tagging. Together, they form a **network of control**, where every movement and every right is conditional upon compliance with an inhumane system.

The biometric infrastructure is the backbone of this surveillance machine. Visa applicants, asylum seekers, and non-citizens entering the UK are forced to surrender their fingerprints and facial images, which are then stored for decades in government databases [50]. The shift from physical documents to e-visas has not simplified the process—it has weaponised it. Migrants must now navigate complex online systems to prove their status, update personal details, and submit new facial scans on demand. **Missing a single step can risk losing access to work, healthcare, or housing** [51].

Meanwhile, **GPS tagging extends the reach of surveillance.**

Thousands of migrants—including asylum seekers and those facing deportation—are forced to wear ankle monitors or carry fingerprint scanners that track their every move [52]. The Home Office claims this prevents absconding, yet its own reports admit **the policy is ineffective** [53]. Therefore, continuous use of the tags seems to be an extension of the hostile environment policy designed to inflict psychological torture on migrants, rather than an effective measure. Migrants subjected to electronic monitoring report high levels of **stress, anxiety, and social isolation.** The constant awareness of being tracked can affect their mental health, limit their movements, and disrupt daily routines [54]. GPS data is not just used for monitoring—it can also influence decisions on immigration cases, including asylum applications [55].

There is currently **no requirement for judicial or independent oversight** when electronic monitoring conditions are imposed, raising serious concerns about transparency and accountability [56]. Rather than offering a humane alternative, **GPS tagging has become a form of detention beyond the walls** of detention centres—extending state surveillance without reducing reliance on Immigration Removal Centres, and instead increasing the number of people under constant monitoring [57].

## System Built on Profit and Punishment

A network of **private contractors** underpins the UK's migrant surveillance system. Leidos, a major US defence company, operates the UK's main biometric databases [58]. Serco, a firm

with a track record of misconduct, holds a £200 million contract to run the GPS tagging programme [59]. G4S, also frequently criticised for its handling of public contracts, provides the tagging devices themselves [60].

The consequences are devastating. Elderly migrants, those with limited digital literacy, and survivors of trauma are **left stranded by a system that demands perpetual online compliance** [61]. The Windrush scandal exposed how easily people can be erased by bureaucratic carelessness [62], yet the government has doubled down on digitisation, repeating the same errors with even greater technological force. Biometric data is now retained for years, even for those not suspected of any wrongdoing, creating **a permanent underclass of surveilled non-citizens** [50]. And with GPS tags, the surveillance does not stop at the border—it follows people into their homes, their workplaces, their places of worship, turning daily life into an open-air prison.

The UK's immigration policies are not just about borders—they are about constructing a constant system of digital control. The 2025 Immigration White Paper promises further expansion, with more biometric checks, longer data retention, and even greater reliance on invasive technologies [2]. The Home Office speaks of "modernisation," but the reality is a **slide into authoritarianism, where migrants are stripped of privacy, dignity, and autonomy.**

## SUMMARY TABLE OF SURVEILLANCE IN THE UK

COMPANY	SERVICE NAME/ ROLE	SERVICES PROVIDED
<b>G4S</b>	GPS Tags Supplier Field Services	<ul style="list-style-type: none"> <li>• Designs and supplies electronic monitoring devices (e.g., GPS ankle tags).</li> <li>• Installs, maintains, and removes devices for migrants and individuals on bail or court orders.</li> <li>• Monitors alerts and performs compliance checks.</li> </ul>
<b>MADE TECH</b>	Digital Delivery Partner (Home Office, MoJ)	<ul style="list-style-type: none"> <li>• Designs, builds, and upgrades digital and data systems for government surveillance.</li> <li>• Provides technical assurance and digital transformation for electronic monitoring platforms.</li> <li>• Supports migrant tracking and management systems.</li> </ul>
<b>LEIDOS</b>	Biometric Systems Operator & Modernisation Partner	<ul style="list-style-type: none"> <li>• Manages and modernises the UK's core biometric databases (e.g., Immigration and Asylum Biometrics System).</li> <li>• Enables collection, storage, and matching of migrants' fingerprints and facial images.</li> <li>• Supports border control, visa processing, and immigration enforcement.</li> </ul>
<b>SERCO</b>	Electronic Monitoring Service Integrator	<ul style="list-style-type: none"> <li>• Manages electronic monitoring services, including GPS tagging and surveillance.</li> <li>• Oversees technology and field operations for migrants and other monitored groups.</li> </ul>
<b>UNIHERTZ</b>	Non-fitted Device Supplier	<ul style="list-style-type: none"> <li>• Supplies rugged smartphones and mobile devices for government field operations.</li> <li>• Supports data collection, enforcement, and potential biometric enrolment/monitoring of migrants.</li> </ul>



## 2. Complicit Insurance Companies

The UK's detention and surveillance system could not function without the silent complicity of the insurance industry. While private companies like Serco and Mitie operate detention centres, asylum accommodation and the electronic tagging scheme, **insurers provide the essential financial scaffolding**—liability coverage, property **insurance, and investment capital**—that keeps this cruel system running. By underwriting and investing in detention and surveillance contractors, insurers not only enable their operations but **actively profit from inflicting violence.**

By providing liability coverage to companies that run detention centres, asylum accommodation and the associated surveillance apparatus, insurers absorb the legal and financial risks of abuse claims. This transforms systemic cruelty into a calculable business risk—one that insurers profit from by collecting premiums. The more frequent and severe the harms, the higher the perceived risk—and the higher the potential revenue. This financial dynamic turns insurers into enablers of a system where human suffering becomes just another line item. Worse still, many insurers double down by investing in these same firms, creating an irreconcilable conflict of interest.

The implications are profound. Insurance does not merely facilitate detention and surveillance—it commodifies violence, allowing corporations to offload the risks of their abusive

practices onto financial institutions. This arrangement shields migration industry contractors from accountability: when scandals like Brook House or Yarl's Wood erupt, insurers foot the bill for legal claims, ensuring that profits continue to flow regardless of human rights violations.

Ultimately, the insurance industry's role exposes the rotten core of the immigration-industrial complex. Without liability coverage and investments, private companies could not lock up migrants in squalid conditions or fight compensation claims from survivors. By propping up this system, **insurers act as active enablers of state-sponsored cruelty.**

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## Methodology

There are seven insurance companies included in this report:

1. AIG
2. Allianz
3. Aviva
4. AXA
5. Hiscox
6. QBE
7. RSA (Intact)

The insurers featured in this report were selected based on the following criteria:

1. **Market Activity in the UK** – Insurers were included if they actively operate in the UK commercial insurance market.
2. **Provision of Employers' Liability Insurance** – Any insurer found to be providing Employers' Liability insurance in the UK to the featured detention & surveillance contractors was included.
3. **Investment in Detention & Surveillance Contractors** – Any insurer found to be investing in the UK detention & surveillance contractors was included in the analysis.
4. **Data Availability** – Selection was contingent on the accessibility of sufficient public or verifiable data regarding insurers' underwriting and investment activities.

Further details on the insurers examined in this report can be found in section [9. Appendix](#). The final selection was determined by the research findings.



*Boycott Bloody Insurance protest in London*

### 3. Insurance

Insurance policy data is rarely public, making it difficult to determine coverage. While Freedom of Information requests can reveal policies of UK public bodies (like universities and local authorities), the only routinely available data concerns **Employers' Liability (EL) insurance**, which is legally required for UK businesses to operate [63]. It covers businesses against employee claims for work-related injuries or illnesses. UK regulations require insurers to provide EL policy details to employees, ensuring access to coverage information for claims [63].






Larger firms typically bundle EL with other liability products (Public/Professional/Product Liability, etc.) under Combined Liability policies. Other common business insurances include Commercial Property, Business Interruption, Directors' and Cyber coverage.

### Methodology

For this report, a structured search was conducted to identify the insurers providing Employers' Liability insurance in the UK to the detention & surveillance contractors featured. Information was successfully retrieved for all eight companies examined in this report. One of the detention contractors has two Employers' Liability policies from different insurers, so the total number of policies featured in the data is nine. Insurance policies typically renew on an annual basis, and the expiry dates of the identified policies are included in the dataset.

### Data and Analysis

Five different insurers have been identified as underwriting the featured detention, accommodation & surveillance contractors :

INSURER	NUMBER OF POLICIES GIVEN	COMPANIES THEY INSURE
 AVIVA	3	Mears Serco G4S
 AIG	2	Mitie Leidos
 QBE	2	Clearsprings Serco
 RSA	1	Corporate Travel Management
 HISCOX	1	Made Tech

**Aviva** insures the highest number of detention, accommodation & surveillance companies, providing coverage to three firms—more than any other insurer in this analysis. It is followed by AIG and QBE, both of which underwrite two companies each. RSA and Hiscox underwrite one company each.

## 4. Investment

Insurance companies are required to maintain capital reserves to ensure they can meet policyholder claims and regulatory requirements, but these typically amount only to 10-20% of their total funds [64]. A significant portion of their assets—beyond what is needed for immediate claims—is invested to generate returns. **Policyholders have no direct control over how their premiums are allocated** within the insurer's investment portfolio, which **may include stakes in various destructive industries**, including the detention & surveillance sector.

Obtaining investment data is notoriously difficult, as it typically requires access to prohibitively expensive platforms such as Bloomberg, Refinitiv, or S&P. Corporations are unwilling to disclose their investments, as doing so risks undermining their carefully cultivated image as responsible and ethical investors. Partial information can, however, be sourced from regulatory filings such as the U.S. Securities and Exchange Commission (SEC) 13F forms, which mandate disclosure for firms managing over \$100 million in assets [65]. Even then, for global insurance companies, the most insight we can obtain is limited to approximately 13% of all investments, as derived from 13F filings and investment databases [66]. Smaller companies present an even greater challenge, with no substantive investment details available beyond the name of their asset manager—typically global firms like Vanguard or BlackRock.

## Methodology

Investment data in this report was obtained for four global insurers: **Allianz, Aviva, AXA and Intact (RSA)**. Two data sources were used: **SEC 13F filings and the S&P Capital IQ database**. The type of investment data accessed is common stock shares (common equity).





13F filings submitted in May 2025 (reporting for March 2025) were accessed together with data extracted from the S&P Capital IQ database on 20th May 2025.

This report analyses the investments of Intact Financial Corporation rather than RSA, as RSA Insurance Group - a fully owned subsidiary of Intact [67] - does not disclose its direct investments separately. As a result, RSA's investments are integrated into Intact's overall portfolio, which is the focus of this analysis.



## Data and Analysis

The table below shows insurance companies' investments in detention, accommodation & surveillance contractors as of **May 2025**.

COMPANY	Allianz 	AXA 	AVIVA 	[intact] 
Corporate Travel Management		\$1,400,000		
Mears	\$200,000	\$1,100,000	\$100,000	
Mitie	\$12,600,000	\$4,100,000	\$700,000	
Serco	\$7,300,000	\$11,100,000	\$700,000	
Leidos	\$62,005,065	\$4,816,819	\$11,945,698	\$67,470
<b>TOTAL</b>	<b>\$82,105,065</b>	<b>\$22,516,819</b>	<b>\$13,445,698</b>	<b>\$67,470</b>

The most recent data shows that the four insurance companies have collectively invested **over \$118 million across five detention, accommodation & surveillance contractors**.

**Allianz invests by far the largest amount** with over \$82 million invested across four detention, accommodation & surveillance contractors. It is 6 times more than Aviva's investments and 3.5 times more than AXA's investments.

AXA follows second with over \$22 million invested across five detention, accommodation & surveillance companies.

Aviva takes the third place with over \$13 million of investment across four companies. Intact comes last with \$67 thousand invested in one surveillance contractor. For every \$1 that Intact invests, Aviva invests almost \$200.

## 5. Detention & Surveillance Contractors

### Methodology

This report profiles **8 UK detention, accommodation & surveillance contractors** for which we obtained verifiable insurance and/or investment data.

The profiled detention contractors are running Immigration Removal Centres (**IRCs**) and Short Term Holding Facilities (**STHF**).

The accommodation contractors provide Asylum Accommodation and Support Services under Home Office contracts (**AASC**), which includes asylum hotels.

The profiled surveillance contractors provide GPS Electronic Monitoring Services (**EMS**) and biometric services to the UK Government.

The list of companies involved in detention, asylum accommodation and surveillance of migrants in the UK was composed using the following sources:

1. [UK Government Contracts Finder](#) - search was conducted on active Home Office contracts in the area of detention, accommodation and surveillance
2. [National Audit Office briefing](#) “The Home Office’s asylum accommodation contracts” published on 7 May 2025
3. [The Migration Observatory briefing](#) “Immigration detention in the UK” published on 12 December 2024
4. Various press articles and contractors’ websites


## Company Profiles

### SUMMARY TABLE OF DETENTION, ACCOMMODATION & SURVEILLANCE INVOLVEMENT AS OF MAY 2025

INVOLVED IN	COMPANY	SERVICES PROVIDED
● ACCOMMODATION	<b>CLEARSPRINGS READY HOMES</b>	<ul style="list-style-type: none"> <li>AASC for Wales and South of England</li> <li>Weathersfield Airfield Asylum Accommodation (former RAF base)</li> <li>asylum seeker hotel accommodation</li> </ul>
● ACCOMMODATION	<b>CORPORATE TRAVEL MANAGEMENT</b>	<ul style="list-style-type: none"> <li>asylum seekers hotel accommodation</li> <li>travel and accommodation for people under the care of UK gov (including refugees and asylum seekers)</li> </ul>
● ACCOMMODATION	<b>MEARS GROUP</b>	<ul style="list-style-type: none"> <li>AASC for North East, Yorkshire and Humber</li> <li>AASC for Scotland</li> <li>AASC for Northern Ireland</li> <li>asylum seeker hotel accommodation</li> </ul>
● DETENTION	<b>MITIE GROUP</b>	<ul style="list-style-type: none"> <li>STHF Colnbrook (part of Colnbrook IRC)</li> <li>STHF Larne House</li> <li>STHF Manchester</li> <li>STHF Swindbery</li> <li>IRC Dungavel</li> <li>IRC Colnbrook and Harmondsworth</li> </ul>
● DETENTION ● ACCOMMODATION ● SURVEILLANCE	<b>SERCO GROUP</b>	<ul style="list-style-type: none"> <li>AASC for Midlands and East of England</li> <li>AASC for North West</li> <li>IRC Brook House and Tinsley House</li> <li>IRC Derwentside</li> <li>IRC Yarl's Wood</li> <li>EMS (GPS tagging service)</li> <li>asylum seeker hotel accommodation</li> </ul>
● SURVEILLANCE	<b>G4S</b>	<ul style="list-style-type: none"> <li>EMS (makes GPS tags)</li> </ul>
● SURVEILLANCE	<b>LEIDOS</b>	<ul style="list-style-type: none"> <li>Management of Home Office Biometric Systems</li> </ul>
● SURVEILLANCE	<b>MADE TECH</b>	<ul style="list-style-type: none"> <li>EMS (digital delivery partner)</li> </ul>

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## ● Clearsprings Ready Homes

INSURED BY	EXPIRY
 QBE	17/6/2025

Clearsprings Ready Homes has become the most notorious private provider of asylum accommodation in the UK, amassing staggering profits while subjecting migrants to squalid, inhumane conditions.

Since securing its first Home Office contract in 2000 [68], the company has embedded itself in the UK's asylum system, operating with near impunity despite a litany of scandals, legal challenges, and damning evidence of systemic neglect. Its business model, which prioritises cost-cutting and centralised control over dignity and welfare, has turned asylum accommodation into a lucrative enterprise—one that enriches executives like **CEO Graham King, now worth an estimated £1 billion** [69], while leaving thousands of asylum seekers trapped in what can only be described as **open prisons or slums**.

The company's operations span a network of institutional sites and dispersed housing [70][71], including the only operational large accommodation site in the UK - **Wethersfield** in Essex

[72], a former RAF base now ringed with **barbed wire and surveillance cameras** [73]. Here, single male asylum seekers are housed in conditions that evoke detention centres rather than temporary homes. Reports from charities like the Helen Bamber Foundation paint a harrowing picture of isolation, despair, and deteriorating mental health among residents, many of whom are survivors of torture or trafficking. The site's remote location, combined with inadequate healthcare and legal support, exacerbates trauma, with men reporting suicidal ideation, self-harm, and a crushing sense of abandonment [74].

Despite a High Court ruling in 2024 that acknowledged Clearspring's contractual failures [75], it has continued to operate with minimal oversight, Home Office seemingly unwilling to enforce standards [76]. While the Home Office cited cost saving as a reason to move asylum seekers to large scale accommodation, the argument doesn't stand up to scrutiny - The National Audit Office found that large sites including Wethersfield will cost £46 million more than using hotels [34]. One can reasonably deduce that large prison-like facilities are used as a **punishment for those arriving in the UK**, the government showing itself to pander to right-wing rhetoric.

Clearsprings' track record is riddled with allegations of cruelty and incompetence. At **Napier Barracks** in Kent, another former military site, asylum seekers were housed in overcrowded, vermin-infested dormitories [77] where a **mass Covid-19 outbreak** infected nearly 200 people [78]. The High Court ruled the **conditions unlawful** [78], yet the site remained operational



for years [79], with residents undertaking **hunger strikes** and suicide attempts in protest [80].

The company's dispersal accommodation is no better. Investigations by The Guardian and other outlets have exposed homes riddled with mould, pest infestations, and broken facilities [81], where families are crammed into single rooms **without heating or hot water for months** [82]. In one egregious case, a London guesthouse managed by Clearsprings subcontractors was overrun by cockroaches, with children forced to sleep with parents on one bed due to overcrowding [82]. Hundreds of complaints against Clearsprings are filed monthly, and Home Office's own inspections judged **15% of Clearsprings' properties "uninhabitable"** [83].

Financial records reveal a grotesque disparity between Clearsprings' profits and the violence inflicted against those it houses. In 2024, the company reported revenues of £1.7 billion [84]—more than Travelodge [85]. Meanwhile, CEO Graham King jets between Mayfair and Monaco, racing Porsches as a hobby [69], while asylum seekers under his care endure deprived conditions unfit for human habitation. The company's offshore financial dealings, including millions paid to a non-existent UAE consultancy, have prompted calls for investigations into potential **money laundering**—yet the Home Office remains silent [86].

The human cost of Clearsprings' profiteering is immeasurable. **Mortality rates among its residents are reportedly higher than those of other providers** [83], a grim testament to the

consequences of inadequate healthcare and psychological support. Testimonies from former employees suggest welfare is an afterthought, with staff pressured to prioritise budgets over basic humanity [83]. The company's response to criticism has been characterised by evasion and opacity: journalists are barred from sites, Freedom of Information requests are stonewalled, and subcontractors operate in shadows, unaccountable to the public [83].



*Asylum seekers' accommodation in London*  
Photograph: Martin Godwin/The Guardian. [Source](#)

## ● Corporate Travel Management

INSURED BY

EXPIRY

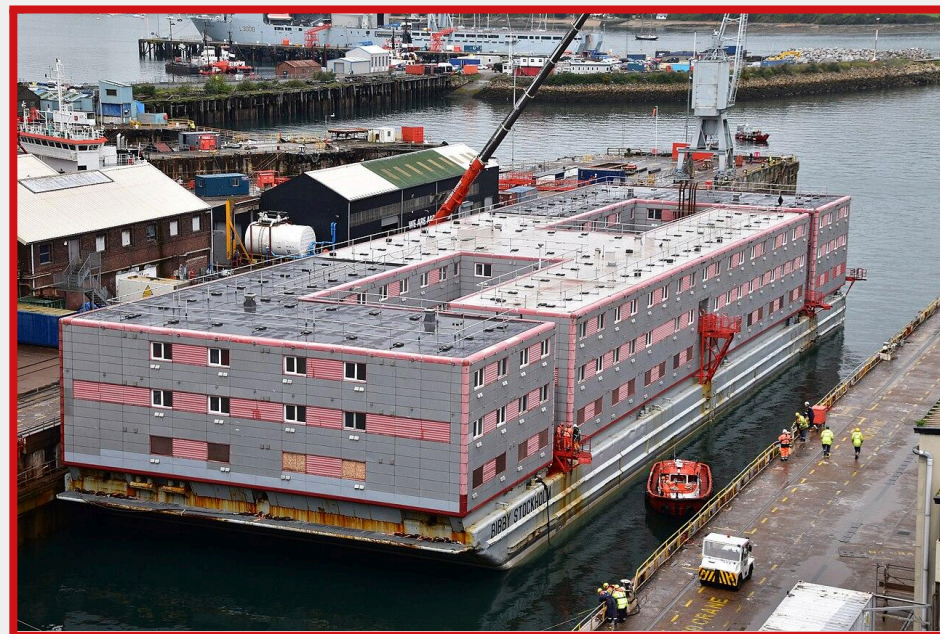


30/5/2025

Corporate Travel Management (CTM), an Australian-based travel firm, has become one of key players in the UK's sprawling migrant asylum estate [87]. Originally a corporate travel provider, CTM has aggressively expanded into managing asylum accommodation, leveraging its connections to secure deals worth billions—often without competitive tendering.

CTM's foray into asylum logistics began during the pandemic, when it capitalised on emergency contracts for repatriation flights and quarantine hotels [88]. By 2023, it had secured a £1.6 billion deal to oversee **the Bibby Stockholm, a floating prison** masquerading as “humanitarian” accommodation [89]. The contract was awarded without competition under opaque framework agreements [90]. The barge became a symbol of cruelty: overcrowded, unsafe, and plagued by scandals, from **legionella outbreaks to fire hazards**. Despite warnings, CTM delayed evacuations, leaving asylum seekers in danger [91]. The

suicide of Leonard Farruku, a resident, underscored the psychological toll of these inhumane conditions [92]. The barge was promoted to the public as a bid to reduce government spending on asylum hotels, however, as the National Audit Office revealed, it turned out to cost more than the hotel accommodation [93].



*Bibby Stockholm prison barge. Photo Ashley Smith. [Source](#).*

Despite these failures, and even after Labour shuttered the barge in 2024 [94], CTM’s government ties proved unshakable: in February 2025, **it landed another £150 million contract to manage, among others, immigration-related travel and transport services until 2028** [95].

CTM is also reported to be **taking over asylum hotel management** from the disgraced Belvedere Hotels [96]. In April 2025, over 100 NGOs and refugee charities wrote an open letter to the Prime Minister to end the use of hotels to accommodate asylum seekers. They are advocating instead for the reassignment of this budget to more cost-effective community housing solutions organised by local authorities [183]. This collective appeal highlights that such an approach would not only provide better value for money but also ensure higher quality living conditions and improved integration for asylum seekers. Notably, the significant expenditure on asylum hotels has come from the already diminished UK aid budget. However, instead of investing in beneficial long term solutions for the wellbeing of migrants, the government decided to pursue a policy that would prop up defence companies instead. The government announced that it will further slash the aid budget and divert these funds towards a significant increase in defence spending [184].

CTM’s rise reveals a troubling pattern of preferential access and minimal accountability. The company has won an estimated £3.1 billion in UK public contracts since 2015, with reports suggesting its initial **COVID-era deals were fast-tracked after**

**direct appeals of Boris Johnson’s inner circle to the company** [97]. CEO Jamie Pherous has openly treated the crisis as a business opportunity, remarking that **war is “a nice hedge for us”** [98]—a stark contrast to the mould-infested meals and barbed-wire confines endured by those on Bibby Stockholm [88].


INVESTMENTS

\$1.4 MILLION





## ● Mears Group

INSURED BY	EXPIRY
 AVIVA	30/12/2025

Mears Group is a leading private contractor for the UK government, providing accommodation and support services for asylum seekers across Scotland, Northern Ireland, and parts of England under AASC contracts with the Home Office [99][100][101]. **Asylum accommodation has become its most profitable sector**, with 2024 profits reaching £64.1 million—a 37% increase from the previous year—fuelled largely by Home Office contracts [102]. This surge in revenue is closely linked to the company’s response to the UK’s growing asylum backlog, especially during the Covid-19 pandemic.

When the UK entered lockdown in March 2020, Mears moved thousands of asylum seekers from community flats—where they had privacy, kitchens, and some stability—into emergency hotels, citing public health as the justification [103]. In reality, this centralisation was a lucrative business move: hotel accommodation cost taxpayers as much as seven times more than community housing [104], with the Home Office footing the bill and Mears reaping the rewards.



Protest in Glasgow against Mears. [Source](#)

The consequences for asylum seekers were dire. Reports from charities, journalists, and residents themselves revealed **overcrowding, filth, and neglect in Mears-run hotels**. Public health reports and refugee organisations found that, contrary to the stated aim of improving safety, **hotels became infection hotspots** [105]. Shared bathrooms, cramped dining areas, and a lack of space to isolate increased the risk of Covid-19 transmission. Residents, some confined to windowless rooms for up to 23 hours a day, suffered **severe declines in both physical and mental health** [106][107]. Malnutrition was common, with people served undercooked or spoiled food [108]. The tragic **death of Adnan Olbeh**, a Syrian refugee who repeatedly requested mental health support before being found

dead in his hotel room, became a symbol of the neglect and psychological violence inflicted by this policy [109].

Beyond the pandemic hotel scandal, Mears’ failures extend to its management of community housing. Investigations exposed families with disabled children living in rat-infested, damp homes with broken heating. Complaints about property conditions and essential repairs were routinely ignored or delayed [110]. In Glasgow, the Okwo family, including **three young children, were left outside in freezing temperatures for 12 hours** and then shuttled between hotels hundreds of miles from their support network, highlighting the company’s poor crisis management and lack of duty of care [111].

Mears has also been accused of inflicting psychological harm through abrupt relocations, sometimes giving asylum seekers just minutes to pack and move—far short of the five days’ notice required by contract. Survivors of war and persecution reported that these sudden upheavals triggered traumatic flashbacks [112]. In one case, a mother and baby unit in Glasgow was suspended after infants were found living in overcrowded, unsafe rooms with no specialist support [113].


Despite fines for missed targets and ongoing scandals, Mears continues to receive government contracts, with little meaningful accountability [114]. The company’s annual reports boast of “efficiencies” achieved through “consolidated accommodation models”—a euphemism for profit-driven neglect [102]. While shareholders benefit from rising dividends, asylum seekers are left in conditions of **institutionalised**

**destitution.** Mears’ pandemic-era hotel strategy, initially justified as a temporary emergency measure, has become standard practice—ensuring high profits at the expense of the dignity and wellbeing of those in its care.

INVESTMENTS	
\$1,100,000	
\$200,000	
\$100,000	



## ● Mitie Group

INSURED BY	EXPIRY
	31/03/2026

Mitie markets itself as a "UK facilities manager and service provider" [115] – a benign description that deliberately obscures its **central role in Britain's punitive immigration system**. The "facilities" it manages are brutal immigration detention centres, while the "services" it provides include forced deportations, migrant surveillance, and the day-to-day administration of state coercion.

**Mitie operates three of the UK's seven Immigration Removal Centres (IRCs):** Dungavel, and the combined Harmondsworth & Colnbrook facility (known as Heathrow IRC)—Europe's largest detention site [116].

Under Mitie's watch, these sites have become synonymous with neglect and abuse. A 2017 Chief Inspector of Prisons report condemned Harmondsworth as "decrepit," with endemic bedbugs, mice infestations, and detainees—many of them torture survivors—**routinely handcuffed without justification** [117]. Shockingly, an 84-year-old terminally ill man died in

hospital while still in handcuffs [117]. Another unannounced inspection at Harmondsworth in 2024 **"found the worst conditions they have seen in immigration detention"** [118]. Harmondsworth was described as "chaotic" and "truly shocking," with rampant drug use, violence, and detainees at "imminent risk of harm" [118]. Detainees were being forced by coercive measures to share cells, with inspector's survey reporting half the centre's population experiencing suicidal thoughts [118].



Protest outside of Harmondsworth IRC. [Source.](#)

Other noteworthy clients of Mitie’s facilities management division are **BAE Systems [119] and Thales [120] - both defence companies implicated in the Gaza genocide [121]**. Meanwhile, in 2025 Mitie was named “the most admired Support Services Company” in a study sponsored by the Royal Stock Exchange, also earning an accolade for “Positive Contribution to Society” [122].

What is more, Mitie doesn’t just detain—it forcibly removes people. The company secured a pivotal 10-year contract in 2017 valued at approximately £525 million, tasking it with **overseeing all aspects of immigration deportations**. This includes coordinating the domestic and international transfer of detainees via chartered flights, as well as managing key border facilities such as airport transit holding areas, mandatory reporting centres, and short-term detention sites [123].

In recent years, Mitie has aggressively expanded into the surveillance industry. Its acquisition of a specialist firm Esoteric has given it capabilities in everything from **facial recognition to counter-espionage**. The company now provides "intelligence-led security" to government agencies and corporate clients alike [124]. When a company contracted with detaining migrants also develops sophisticated surveillance tools, the potential for abuse becomes profound.

The pandemic was a gold rush for Mitie. One of the contracts secured by the company was a £32 million deal to set up testing sites, **bypassing normal tender processes** under emergency measures [125]. Yet while executives celebrated soaring profits, **Mitie workers faced appalling conditions**. Staff at an Inverness testing site fell ill due to a "catalogue of failures" by the company [126], while cleaners in Southwark toiled for poverty wages without adequate PPE [127]. To add insult to injury, Mitie slashed workers’ pay by a third just as the company won a new covid contract from the government [128].

INVESTMENTS	
\$12,600,000	Allianz 
\$4,100,000	
\$700,000	

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## ● ● ● Serco Group

INSURED BY	EXPIRY
	
	<b>30/10/2025</b>

Serco Group would like to be seen as a respectable British outsourcing company committed to Diversity, Equity, and Inclusion. In reality, this £4.9 billion multinational [129] **profits from inflicting violence across prisons, detention centres, and war zones**. Operating in 35 countries with 45,000 employees [130], Serco monetises state violence, enabling the surveillance and detention of racialised communities.

Serco currently operates four out of seven Immigration Removal Centres (IRCs) in the UK. Serco's management of **Yarl's Wood IRC** since 2007 has been marked by persistent **allegations of abuse** [131]. Multiple investigations have revealed a culture of sexual violence, with detainees reporting coercion by guards. "If you have to open your legs you will," one survivor testified, "You

think that is the only way you are able to speak to your family" [132]. Between 2013–2015 alone, **six formal sexual assault allegations were filed against staff** [132].

A 2015 Channel 4 exposé revealed guards calling detainees "*animals*" while denying medical care, leading to at least one preventable miscarriage [133]. That year, **74 self-harm incidents were recorded** [133]. Nearly a decade later nothing seemed to have improved – a 2024 HM Inspectorate report found nearly half of detainees experienced suicidal thoughts [134]. In 2023, a man died after a suicide attempt at Serco's Brook House IRC [135]; a year later, another detainee's "*unnatural*" death occurred there [136].

Despite earning millions from UK immigration contracts [137], Serco's facilities remain dangerously inadequate. In 2023, an unannounced inspection found "*worrying decline in safety*" at Yarl's Wood [138], while another inspection a year later described conditions to be **"increasingly prison-like"** [134]. Similarly, the 2024 Independent Monitoring Board questioned the IRC's "*fitness*" to detain people [139].

Serco also holds an Asylum Accommodation and Support Contract (AASC) for North West, Midlands, and East of England, managing 7,000+ properties housing 30,000+ asylum seekers [140]. This lucrative 10-year contract (until 2029) will generate £1.9 billion [141]. A 2025 government review admitted private providers made "*record profits*" amid "*profiteering*" accusations [142], yet conditions remain appalling—**overcrowding, infestations, and staff mistreatment** [143]. Workers at

Serco-run Liverpool hotels described “*institutional abuse*” [144], while protests highlight “*inhumane*” living conditions [145].

**Asylum seekers survive on £9.10 weekly** [146], while Serco’s CEO pocketed £4.9 million in 2022 [147]. The company’s 2023 report boasted “*strong demand for immigration services*” driving profits [148], exposing how Serco monetises misery. The company’s global profits rose 21% (£37 million) in 2022 [146], proving privatisation enables profiteering from abuse.

Serco runs the UK’s GPS tagging program for migrants and asylum seekers, subjecting them to 24/7 surveillance.

Appallingly, the company was caught defrauding taxpayers by **charging the government for electronic monitoring of deceased individuals** and incarcerated persons - ultimately being forced to return £70 million in wrongful gains [149]. Despite this record, Serco continues to win government contracts, including a 2024 extension of its tagging services [150].

Serco has also **illegally surveilled its own workforce**, with the Information Commissioner’s Office ordering the company in 2024 to cease collecting employees’ biometric data through facial recognition and fingerprint scanning [151].

Serco sustains militarised violence globally. Domestically, it maintains RAF Brize Norton and holds the armed forces recruitment contract [152][153]. Internationally, Serco plays a sinister role in **assisting Israel’s genocidal regime** by providing critical military support. The company boasts of its work in “modernising and sustaining core weapons systems,” including

naval and aerial platforms used by allied forces—among them, Israel’s genocidal military [154]. Serco Australia has a contract to maintain Rafael’s Typhoon and Mini-Typhoon remote weapon stations—the same systems used by Israeli forces to slaughter Palestinians [155][156]. By partnering with Rafael, a notorious Israeli arms manufacturer complicit in apartheid and occupation, **Serco directly fuels the machinery of ethnic cleansing.**


Serco has also secured a contract to **support the F-35** Joint Program Office, ensuring the operational readiness of the world’s most advanced—and deadly—stealth fighter. The F-35, flown by Israel in its relentless bombing campaigns over Gaza, turns residential blocks into graveyards. Serco’s involvement in sustaining these war crimes is nothing short of complicity in genocide [157][158].

INVESTMENTS	
\$11,100,000	
\$7,300,000	
\$700,000	



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## ● G4S

INSURED BY	EXPIRY
	<b>31/12/2025</b>

G4S is the world's **second largest security company by revenue**, with operations spanning electronic monitoring, privatised prisons, and immigration detention [159]. Its track record is marred by repeated scandals, raising serious concerns about its role in the surveillance and detention of marginalised populations, including asylum seekers and prisoners.

G4S is the **provider of electronic monitoring tags**, used for migrants and prisoners [160]. Yet its credibility collapsed in 2013 when it was exposed, together with Serco, for charging the UK government for tagging individuals who were dead, imprisoned, or had left the country—a fraud that forced G4S to repay over £100 million [161][162]. Despite this, the Ministry of Justice rewarded the company with a £175 million contract in 2023 to continue its surveillance operations [163].

**Brook House**, an infamous IRC, was under G4S management until 2020, later taken over by Serco [164]. The facility became notorious following a 2017 BBC Panorama investigation that


revealed undercover footage of **staff verbally and physically abusing detainees**, including incidents of humiliation, excessive restraint, and inappropriate remarks [165]. These revelations triggered widespread public and parliamentary outrage, and multiple investigations [166].

G4S's failures extend to its operation of prisons. HMP Birmingham was placed under government control after inspectors reported severe mismanagement, including widespread drug use that compromised safety [167]. At Parc Prison, another facility still managed by G4, 17 inmates died in 2024, with eight deaths classified as non-natural—a pattern of neglect that has drawn criticism but no significant consequences for the company [168]. Even more horrifying is the company's record in youth detention, where **children have been subjected to violence, prolonged isolation, and lethal restraint** techniques [169]. G4S manages Oakhill children's prison in Milton Keynes. In 2004, a 15-year-old Gareth Myatt, choked on his own vomit after being pinned down by G4S staff for refusing to clean a sandwich toaster [169]. In another case in 2010, Jimmy Mubenga was killed by G4S guards. The handcuffed Angolan man was restrained by guards on a deportation flight while he screamed, "I can't breathe" [170].

G4S's global operations further cement its reputation. The company has faced international condemnation for its complicity in Israel's apartheid regime, supplying equipment and services to prisons, checkpoints, and illegal settlements in the West Bank. Eventually, pressure from the campaigners forced G4S to divest from these contracts [171].



## ● Leidos

INSURED BY	EXPIRY
	<b>31/03/2026</b>

Leidos, a US defense and security corporation, significantly expands surveillance over migrants and prisoners in the UK, profiting from Home Office and Ministry of Defence contracts. It supplies **intrusive technologies that track, monitor, and categorize individuals** [172][173].

For "border security," Leidos provides advanced surveillance tools for and between entry points, including drones, heat sensors, long-range radar, CCTV, vehicle/container scanners, and facial recognition, treating people as threats [174]. Beyond physical borders, a 2023 £30 million Home Office contract tasks Leidos with running the Agile Data Retention and Disclosure Service, a telecoms data surveillance system [175]. This enables invasive monitoring of communities with little oversight.


Leidos is a key player in the **Home Office's Biometric programme**—a controversial initiative aiming to centralise and expand the government's ability to collect and analyse biometric data like fingerprints and facial scans. By supplying

imaging and biometric technologies, Leidos helps build the digital infrastructure that allows the state to monitor and control migrants, long after they've passed through the border [58]. This consolidation of biometric systems under one umbrella is part of a wider push to make border surveillance more seamless, efficient—and relentless.

Leidos is also **complicit in Israel's genocide and apartheid**. It supplies screening technologies used at military checkpoints across occupied Palestine, including Qalandia, Bethlehem, Sha'ar Efraim, and Erez. These scanners enforce the daily control and dehumanisation of Palestinians [176]. As an authorised supplier to Israel's Ministry of Defense, Leidos proudly fuels the technological machinery of occupation under the banner of "innovation" [177].

INVESTMENTS	
<b>\$62,005,065</b>	
<b>\$11,945,698</b>	
<b>\$4,816,819</b>	
<b>\$67,470</b>	

## ● Made Tech

INSURED BY	EXPIRY
 HISCOX	25/08/2025

Made Tech, a UK-based digital, data, and technology consultancy, presents itself as a force for positive societal impact, aiming to improve public services through technology [178]. Yet, beneath this image of public service, lies a company deeply enmeshed in the increasingly controversial landscape of electronic monitoring, a system that traps marginalised individuals, including asylum seekers. As a **key digital delivery partner for the Ministry of Justice's (MoJ) electronic monitoring programme**, Made Tech has secured multi-million-pound contracts to build and enhance the digital and data infrastructure underpinning this intrusive surveillance [179].

While Made Tech may not supply or fit the physical ankle tags, their role is no less critical, **focusing on the software, data management, and technical systems that enable this pervasive oversight** [179]. This means Made Tech is integral to a system that relentlessly tracks individuals, stripping them of their privacy and freedom of movement.

Moreover, Made Tech is involved in developing and supporting **"non-fitted device" monitoring solutions**. These devices, often reliant on periodic biometric verification like fingerprint scans, are deceptively marketed as less intrusive. However, they impose a constant and unpredictable demand on individuals, forcing them into a perpetual state of readiness for remote checks. This creates a deeply unsettling environment where personal autonomy is eroded, and **a relentless sense of being watched** looms over every moment [180][181]. The opacity surrounding the technology's inner workings, coupled with the potential for "function creep"—where a system gradually expands beyond its original purpose to serve additional, often unforeseen uses—raises grave concerns about the true extent of data collection and its long-term implications for fundamental human rights [182]. Made Tech, through its technological expertise, is facilitating a system that inflicts psychological violence, generates social stigma, and undermines the dignity of those seeking refuge.

## 6. Key Findings

This report uncovers the disturbing extent to which the insurance industry directly underpins the UK's dehumanising immigration estate and surveillance system, revealing a deeply ingrained complicity in violence inflicted against migrants. Our investigation into insurance policies provided to eight detention, accommodation and surveillance contractors in the UK demonstrates a clear financial enabling of this punitive regime.

**Five distinct insurers have been identified as underwriting these contractors: Aviva, AIG, QBE, RSA, and Hiscox.** Aviva stands out, insuring the highest number of these companies, providing coverage to three firms, more than any other insurer analysed. AIG and QBE follow closely, each underwriting two companies, while RSA and Hiscox each cover one. This reliance on a concentrated group of insurers highlights how a limited number of financial institutions are directly absorbing the legal and financial risks of operations frequently marred by abuse, neglect, and human rights violations. **Without this critical liability coverage, these private companies would be unable to legally operate,** making their involvement in such controversial sectors untenable and challenging their ability to profit from the violence against vulnerable individuals.

Beyond underwriting, the report's findings on investment reveal a direct financial stake in the detention, accommodation and surveillance industry. **Four global insurers—Allianz, AXA, Aviva, and Intact (RSA)—have collectively poured over \$118 million into these contractors as of May 2025.** Allianz is by far the most significant investor, with over \$82 million invested across four detention, accommodation and surveillance contractors. This staggering sum is six times greater than Aviva's investments and 3.5 times more than AXA's, demonstrating a profound commitment to profiting from a system that inflicts immense trauma. AXA ranks second, with over \$22 million invested across five companies, while Aviva holds the third position with over \$13 million across four firms. Even Intact (RSA), with \$67 thousand invested in a single surveillance contractor, contributes to this disturbing financial ecosystem. These investments expose an irreconcilable conflict of interest, where **insurers not only facilitate abusive operations through their policies but also directly gain from the expansion and perpetuation of a system built on confinement and control.** This dual role transforms abuse into a commodity, allowing companies to extract profit from policies that deny basic human dignity and rights, ultimately shielding the migration industry from accountability and normalising state-sponsored cruelty.

## 7. Recommendations and Alternatives

The findings of this report demand urgent action. Insurers are not passive; they are active enablers of the detention and surveillance of migrants.

Insurers underwrite private companies' risks in running immigration detention, accommodation and surveillance of migrants. Secondly, insurers invest in those private companies who are directly profiting from violence against migrants.

The authors of this report recommend that all insurance companies end their involvement with detention, accommodation and surveillance contractors. **Insurers must also stop investing money from insurance premiums into these abusive businesses and stop insuring them.**

**For UK organisations, we recommended that they switch their insurance policies** if taken out with any of the insurers shown to be involved in detention, accommodation and surveillance contractors featured in this report.

Most of the insurers in this report not only underwrite and invest in destructive companies, which carry out state violence against migrants, but also insure our schools, universities, places of worship and hospitals. **We call for a boycott of these insurers until they stop fuelling death and abuse.**

The alternative insurance providers available in the UK which seem not to conduct business with the featured detention, accommodation and surveillance contractors are **Ecclesiastical and Covea**. The list of better insurance companies will be kept under review and updated on [our website](#). We expect more ethical insurance options to emerge as pressure builds. **You can find details of how to switch your organisation's insurance to those providers [on our website](#).**

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## 9. Appendix

### Insurance companies featured in this report - key information

Three financial metrics are featured in the table below (all from the latest financial statements available - 2023 or 2024):

1. **Market Value** - *Market Capitalisation*: represents the total value of the company as determined by the stock market.
2. **Investments Managed** - *Total Assets Under Management (AUM)*: the total value of investments managed. In some cases where AUM data is missing, the Total Assets number was given.
3. **Turnover** - *Gross Written Premiums (GWP)*: Measures the total revenue generated from insurance policies. In some cases where GWP data was missing, Net Written Premiums number was given.

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COMPANY	HQ	MARKET VALUE	INVESTMENTS MANAGED	TURNOVER	UK INSURANCE PRODUCTS	SUB BRANDS
<b>AIG</b>	USA	\$53 billion	\$476 billion	\$49 billion	health-life-business	Talbot
<b>ALLIANZ</b>	Germany	\$114 billion	\$1.05 trillion	\$148 billion	health-life-business-car home-pet-travel	Petplan LV= Britannia Rescue Fairmead Buddies Enterprise Premierline
<b>AVIVA</b>	UK	\$16 billion	\$212 billion	\$14 billion	health-life-business-car home-pet-travel	Quote Me Happy General Accident
<b>AXA</b>	France	\$82 billion	\$684 billion	\$109 billion	health-life-business-car home	Swiftcover Moja XL Insurance Angel Risk Management
<b>HISCOX</b>	UK	\$4.5 billion	\$1.8 billion	\$8 billion	home-business	
<b>INTACT (RSA)</b>	UK	\$37.2 billion	\$26.7 billion	\$16.1 billion	health-business-car home-pet-business- travel	RSA NIG FarmWeb
<b>QBE</b>	Australia	\$18.8 billion	\$30 billion	\$21.7 billion	business	British Marine