

# **Fire Insurance Market by Coverage (Standard Coverage and Optional Coverage), Enterprise Size (Large Enterprises and Small and Medium Enterprises) and Industry Vertical (Manufacturing, Healthcare, Energy & Utilities, Retail & Consumer Goods, IT & Telecom, Hospitality and Others): Global Opportunity Analysis and Industry Forecast, 2021–2028**

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## **Abstracts**

Fire insurance is like property coverage that pays for damages to property and other losses caused due to fire. It not only covers the cost of repairing or replacing damaged property in home, but also covers the costs of accommodations for the houses that are vacant or not in usable form. Fire insurance is a type of insurance which is used to cover the residence and most of the household belongings against fire and natural calamities like forest fire, thunderstorm, and others. Furthermore, the IRDAI Insurance Regulatory and Development Authority of India has mandated all fire insurance companies to introduce 3 standardized products namely, Bharat Griha Raksha Bharat, Sookshma Udyam, and Suraksha, and Bharat Laghu Udyam Suraksha against SFSP i.e. Standard Fire and Special Perils for homeowners and enterprise from April 1, 2021. This policy will cover home building, home content, plant, machinery, stocks, and other assets, and can apply as per risk perception.

Increased demand for insurance policies, rise in need for financial safety in case of increase in uncertainties, and surge in number of properties are the major factors that drive the growth of the global fire insurance market. Moreover, lack of awareness regarding fire insurance policy, and high premium cost hamper the growth of the

market. Furthermore, implementation of technologies in existing products and service lines and government initiatives regarding fire insurance policies are expected to provide lucrative opportunity for the market expansion during the forecast period.

The fire insurance market is segmented on the basis of coverage, enterprise size, industry vertical and region. In terms of coverage, it is fragmented into standard coverage and optional coverage. Depending on enterprise size, it is divided into large enterprises and small and medium enterprises. Based on industry vertical, it is classified into manufacturing, healthcare, energy & utilities, retail & consumer goods, IT & telecom, hospitality and others. Region wise, the market is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The key players profiled in the fire insurance market report are Amica, Allianz, Allstate Insurance Company, AXA, ASSICURAZIONI GENERALI S.P.A., GEICO, Liberty Mutual Insurance, Ping An Insurance (Group) Company of China, Ltd., State Farm Mutual Automobile Insurance Company, and USAA. These players have adopted various strategies to increase their market penetration and strengthen their position in the industry.

## KEY BENEFITS FOR STAKEHOLDERS

The study provides an in-depth analysis of the global fire insurance market along with the current trends and future estimations to elucidate the imminent investment pockets.

Information about key drivers, restraints, and opportunities and their impact analysis on the global fire insurance market size is provided in the report.

Porter's five forces analysis illustrates the potency of the buyers and suppliers operating in the industry.

The quantitative analysis of the market from 2021 to 2028 is provided to determine the market potential.

## Key Market Segments

### By Coverage

*Fire Insurance Market by Coverage (Standard Coverage and Optional Coverage), Enterprise Size (Large Enterprise...*

Standard Coverage

Optional Coverage

By Enterprise Size

Large Enterprises

Small and Medium Enterprises

By Industry Vertical

Manufacturing

Healthcare

Energy & Utilities

Retail & Consumer Goods

IT & Telecom

Hospitality

Others

By Region

North America

U.S.

Canada

Europe

UK

France

Germany

Italy

Spain

Netherlands

Rest of Europe

Asia-Pacific

China

Japan

India

Australia

South Korea

Indonesia

Rest of Asia-Pacific

LAMEA

Latin America

Middle East

Africa

## KEY MARKET PLAYERS

Amica

Allianz

Allstate Insurance Company

AXA

ASSICURAZIONI GENERALI S.P.A.

GEICO

Liberty Mutual Insurance

Ping An Insurance (Group) Company of China, Ltd.

State Farm Mutual Automobile Insurance Company

USAA

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