

Microinsurance Market By Type (Health Microinsurance, Life and Accident Microinsurance, Property and Income Microinsurance, Agriculture Micro Insurance, Others), By Distribution Channel (Agents and Brokers, Financial Institutes, MNO, Others), By Payment Mode (Direct Debit and standing order, Digital Payment, Cash, Others): Global Opportunity Analysis and Industry Forecast, 2025-2034

<https://marketpublishers.com/r/M8EF946465D6EN.html>

Date: April 2025

Pages: 250

Price: US\$ 2,601.00 (Single User License)

ID: M8EF946465D6EN

Abstracts

The global microinsurance market size was valued at \$6,704.7 million in 2024, and is projected to reach \$11.570.5 million by 2034, growing at a CAGR of 6.3% from 2025 to 2034.

A type of insurance designed for low-income individuals and families to offer affordable products and tailored coverage, which can help them manage financial risks is referred to microinsurance. It is intended to provide affordable insurance products, with an intent to help them recover from financial loss. Another type of insurance that helps provide coverage and ensures that beneficiaries receive financial support in the event of the policyholder's death is called life microinsurance.

Rise in awareness of insurance benefits and surge in demand for financial inclusion leads to increase in demand for affordable insurance products. Microinsurance intends to help low-income group by offering affordable coverage, reducing their financial risks from events like health emergencies or natural disasters. It also helps boost economic stability and encourage savings and investment for emergencies. This has increased

the awareness of financial inclusion, which fosters the growth of the microinsurance market.

However, long-term commitment toward any insurance premium is difficult for a person with low disposable income due to financial instability. In addition, microinsurance products are perceived as products that offer less coverage or fewer benefits as compared with traditional insurance. This makes customers doubt the value of microinsurance. These factors limit the growth of the microinsurance market.

Nevertheless, increase in digitalization which offers features like online registration, easy payment methods, and more allow customers to access microinsurance products easily without wait times. Insurers can also offer tailored products like crop insurance for farmers, micro-health insurance and more, which is expected to foster the growth of the microinsurance market during the forecast period.

Segment Overview

The microinsurance market is segmented into distribution channel, type, payment mode, and region. On the basis of distribution channel, the market is divided into agents and brokers, financial institutes, mobile network operator (MNO), and others. By type, it is classified into health microinsurance, life and accident microinsurance, property and income microinsurance, and agriculture microinsurance. As per payment mode, it is segregated into direct debit and standing order, digital payment, cash, and others. Region-wise, it is analyzed across Asia-Pacific, Latin America, and Middle East and Africa.

Competition Analysis

The report analyzes the profiles of key players operating in the microinsurance market, are Hollard Insurance, Safaricom, MicroEnsure, HDFC ERGO General Insurance Company Limited, HelloPe Financial Services Pvt Ltd, BIMA MILVIK, Metlife inc (American Life Insurance Company - Nepal), Ahotopa Teledokta, Star Health and Allied Insurance Co Ltd., National Insurance VimoSEWA Cooperative Ltd., Milliman, Inc., Blue Marble Micro Limited, Microserfin, Howden Group Holdings Ltd., and Crest Micro Life Insurance. These players have adopted various strategies to increase their market penetration and strengthen their position in the microinsurance industry.

Recent Developments in the Microinsurance Market

In September 2024, Howden Group Holdings Ltd. acquired the Microinsurance Catastrophe Risk Organisation (MiCRO) to enhance their support for underserved populations in Guatemala and other Latin American countries.

In March 2025, Blue Marble Micro Limited launched the Blue Marble Impact Reinsurance Facility, a global initiative designed to expand parametric climate insurance coverage for underserved communities across Latin America, Africa, and Asia.

In August 2024, Milliman, Inc. launched a new platform called Milliman Connect, designed to unify data and systems for group and worksite insurers.

Additional benefits you will get with this purchase are:

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Technology Trend Analysis

Regulatory Guidelines

Additional company profiles with specific to client's interest

Additional country or region analysis- market size and forecast

Expanded list for Company Profiles

Historic market data

Market share analysis of players at global/region/country level

Key Market Segments

By Type

Health Microinsurance

Life and Accident Microinsurance

Property and Income Microinsurance

Agriculture Micro Insurance

Others

By Distribution Channel

Agents and Brokers

Financial Institutes

MNO

Others

By Payment Mode

Direct Debit and standing order

Digital Payment

Cash

Others

By Region

Asia-Pacific

India

China

Indonesia

Philippines

Vietnam

Rest of Asia-Pacific

Latin America

Brazil

Argentina

Ecuador

Mexico

Peru

Rest of Latin America

Middle East and Africa

Nigeria

Congo

Ethiopia

South Africa

Tanzania

Rest of Middle East And Africa

Key Market Players

Hollard Insurance

Safaricom PLC

BIMA MILVIK

National Insurance VimoSEWA Cooperative Ltd.

HelloPe Financial Services Pvt Ltd

Milliman, Inc.

Blue Marble Micro Limited

Microserfin

Crest Micro Life Insurance

MicroEnsure

Star Health and Allied Insurance Co Ltd

Ahotopa Teledokta

Metlife Inc (American Life Insurance Company - Nepal)

Howden Group Holdings Ltd.

HDFC ERGO General Insurance Company Limited

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