

Global Guaranteed Auto Protection (GAP) Insurance Market Size study & Forecast, by Type (Return-to-Invoice GAP Insurance, Finance GAP Insurance, Vehicle Replacement GAP Insurance, Return-to-Value GAP Insurance, Others), by Application (Passenger Vehicle, Commercial Vehicle), by Distribution Channel (Agents & Brokers, Direct Response, Others) and Regional Analysis, 2022-2029

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Abstracts

Global Guaranteed Auto Protection (GAP) Insurance Market is valued approximately USD 3.2 billion in 2021 and is anticipated to grow with a healthy growth rate of more than 9.9% over the forecast period 2022-2029. Guaranteed Auto Protection (GAP) Insurance also known as guaranteed auto protection is a type of auto insurance that is utilized by vehicle owners to protect themselves against losses that can arise when the amount of compensation received from a total loss does not cover the amount owed by insurer to a financial institution. In case of total loss due to theft and accident of vehicle GAP insurance pays for the gap a vehicle is current worth, and the amount insured owe on it. The increasing insurance penetration worldwide and quick settlement process associated with GAP insurance as well as strategic initiatives from leading market players are key factors accelerating the market growth.

According to Statista – during financial year 2019, the penetration of general insurance in India was estimated at 0.97% and it further increased to 1% in Financial Year 2021. Moreover, during 2021, the global insurance market was estimated at USD 5.5 trillion, and the market is projected to grow to USD 6.4 trillion by 2025. Also, increasing usage of AI in insurance sector and growing sales of commercial Vehicles would create

lucrative growth prospectus for the market over the forecast period. However, high rate of interest associated with Gap insurance and lack of awareness towards GAP insurance in developing regions impede the market growth throughout the forecast period of 2022-2029.

The key regions considered for the Global Guaranteed Auto Protection (GAP) Insurance Market study includes Asia Pacific, North America, Europe, Latin America, and Rest of the World. North America is the leading region in terms of market share owing to presence of leading market players as well as growing digitization in insurance sector in the region. Whereas Asia Pacific is expected to grow significantly during the forecast period, owing to factors such as rising utilization of commercial vehicles across different industries and increasing introduction of new insurance plan from market players in the region.

Major market player included in this report are:

Admiral Group Plc

Allianz

Allstate Insurance Company

American Family Insurance

Aviva

AXA

Berkshire Hathaway Inc.

Chubb

Direct Gap

Kemper Corporation

Recent Developments in the Market:

In November 2021, UK based Avid Insurance Services Ltd launched its first GAP insurance product into the retail auto market. This new launch would enable the company to extend its GAP insurance offering in the Europe region.

In April 2022, Ponte Vedra Beach-based National Auto Care completed acquisition of Cincinnati-based Frost Financial Services. Frost Financial Services is a leading provider of guaranteed asset protection (GAP) insurance in North America.

Global Guaranteed Auto Protection (GAP) Insurance Market Report Scope:

Historical Data 2019-2020-2021

Base Year for Estimation 2021

Forecast period 2022-2029

Report Coverage Revenue forecast, Company Ranking, Competitive Landscape, Growth factors, and Trends

Segments Covered Type, Application, Distribution Channel, Region

Regional Scope North America; Europe; Asia Pacific; Latin America; Rest of the World

Customization Scope Free report customization (equivalent up to 8 analyst's working hours) with purchase. Addition or alteration to country, regional & segment scope*

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values to the coming years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within countries involved in the study.

The report also caters detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, it also incorporates potential opportunities in micro markets for stakeholders to invest along with the detailed analysis of competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Type

Return-to-Invoice GAP Insurance

Finance GAP Insurance

Vehicle Replacement GAP Insurance

Return-to-Value GAP Insurance

Others

By Application

Passenger Vehicle

Commercial Vehicle

By Distribution Channel

Agents & Brokers

Direct Response

Others

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France

Spain
Italy
ROE
Asia Pacific
China
India
Japan
Australia
South Korea
RoAPAC
Latin America
Brazil
Mexico
Rest of the World

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