

# Global Commercial Usage-Based Insurance (UBI) Market Research Report 2026(Status and Outlook)

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## Abstracts

In 2024, the global Commercial Usage-Based Insurance (UBI) market size will reach US\$8.324 billion, with an average minimum service fee of US\$1714.28 per year. Commercial Usage-Based Insurance (UBI) is a differentiated pricing model based on actual vehicle usage and operational data. Its core approach is to collect real-time data on commercial vehicles, including mileage, driving habits (such as sudden acceleration, braking, and speeding), driving time, route, and load, through connected vehicles, OBD (on-board diagnostics), GPS, and other devices. This data is combined with vehicle information (model and age) and environmental factors (weather and road conditions) to construct a multi-dimensional risk model encompassing "people, vehicles, roads, and cargo." This model provides personalized insurance services for commercial fleets and individual vehicle owners. The theoretical premium scale of the existing commercial vehicle market is significantly different from actual premium income, suggesting significant potential for future growth in the commercial vehicle insurance market. The upstream industry chain includes hardware suppliers and data service providers. OBD equipment companies include Shenzhen Deren Electronic Co., Ltd., United Electronics Co., Ltd., Queclink, Launch Tech Company Limited, and Shenzhen Jimi IOT Co., Ltd. Downstream, third-party auto insurance platforms, such as Okchexian, are also involved. Insurance companies are implementing premium inquiries and claims filing through apps and mini-programs, making convenience a key priority. With the surge in the number of new energy vehicles, new energy vehicle insurance offers a vast market potential and broad prospects. However, this sector currently faces numerous challenges, and the traditional insurance profit model is no longer adequate. Against this backdrop, new energy vehicle insurance requires new models and approaches to support sustainable development. New energy vehicle companies interested in providing full-lifecycle vehicle services are beginning to enter the insurance industry. Since most new energy vehicles feature intelligent driving capabilities and various

sensors that can record road conditions and driver behavior, they provide a fertile ground for UBI (usage-based insurance). UBI auto insurance can be understood as a type of insurance based on driving behavior. It integrates data on a driver's driving habits, driving skills, vehicle information, and surrounding environment through connected devices such as the Internet of Vehicles (IoV), smartphones, and OBD (on-board diagnostics) to establish a multi-dimensional model of driver, vehicle, and road (environment) for pricing. Traditional auto insurance relies on insurance companies setting universal premiums based on historical accident data. This formula disregards differences in driving habits, vehicle conditions, and road conditions; everyone pays the same premium. UBI insurance leverages the inherent advantages of vehicle manufacturers in data collection. OEMs can directly collect driving behavior and mileage data through onboard sensors and safety scoring systems, enabling more precise risk control during the policyholder screening and premium setting stages. Traditional insurance companies are unable to do this. Obstacles to the development of UBI products in China: 1) A lack of sufficient driving behavior data in the early stages of development impacted the profitability of auto insurance companies, especially during the comprehensive reform of auto insurance, where regulators, concerned about systemic risks in the insurance industry, were more cautious in administrative approvals. 2) While Chinese auto insurance customers are more receptive to discounts obtained through open data, the lack of legislative requirements for the installation of in-vehicle devices has limited data sources, and data sharing has hindered the current limited adoption of UBI products. 3) During the development of UBI products, the investment in promoting smart hardware devices is high, and there are disputes over cost sharing. 4) There are significant difficulties in using relevant data for analysis and pricing.

The global Commercial Usage-Based Insurance (UBI) market size was estimated at USD 8324.0 million in 2025 and is projected to grow at a compound annual growth rate (CAGR) of 20.30% during the forecast period.

This report offers a comprehensive and in-depth analysis of the global Commercial Usage-Based Insurance (UBI) market, covering all critical facets from a broad macroeconomic overview to detailed micro-level insights. It examines market size, competitive landscape, emerging development trends, niche segments, key drivers and challenges, as well as conducts SWOT and value chain analyses.

The insights provided enable readers to understand the competitive dynamics within the industry and formulate effective strategies to enhance profitability and market positioning. Additionally, the report presents a clear framework for evaluating the current

status and future outlook of business organizations operating in this sector.

A significant focus of this report lies in the competitive landscape of the global Commercial Usage-Based Insurance (UBI) market. It offers detailed profiles of major players, including their market shares, performance metrics, product portfolios, and operational status. This enables stakeholders to identify leading competitors and gain a nuanced understanding of market rivalry and structure.

In summary, this report serves as an essential resource for industry participants, investors, researchers, consultants, and business strategists, as well as anyone planning to enter or expand their presence in the Commercial Usage-Based Insurance (UBI) market.

### **Global Commercial Usage-Based Insurance (UBI) Market: Market Segmentation Analysis**

This research report provides a detailed segmentation of the market by region (country), key manufacturers, product type, and application. Market segmentation divides the overall market into distinct subsets based on factors such as product categories, end-user industries, geographic locations, and other relevant criteria.

A clear understanding of these market segments enables decision-makers to tailor their product development, sales, and marketing strategies more effectively to meet the unique needs of each segment. Leveraging market segmentation insights can significantly enhance targeted approaches, optimize resource allocation, and accelerate product innovation cycles by aligning offerings with the specific demands of diverse customer groups.

#### **Key Company**

Progressive Snapshot  
Root Insurance  
Nationwide  
Geico DriveEasy  
Allstate Drivewise  
Metromile (Lemonade)  
State Farm  
Insure The Box  
Tesla Insurance

Aioi Nissay Dowa Insurance  
Octo Telematics  
Travellers  
Liberty Mutual  
Modus Group  
Cambridge Mobile Telematics (Amodo)  
China Pacific Insurance(group)Co.,Ltd.  
Ping An Insurance?Group?Company of China, Ltd.  
China Life Property & Casualty Insurance Co., Ltd  
Urtrust Insurance Co.,LTD.  
Guangzhou Xiaopeng Automotive Insurance  
Beijing Ideal Insurance Brokerage Co., Ltd.  
NIO Insurance Broker Co., Ltd.  
Shenzhen BYD Property&Casualty Insurance. Co., Ltd.  
Shenzhen Dingran Information Technologies Co., Ltd.  
Sunshine Insurance Group Company Limited  
ZhongAn Online P&C Insurance Co., Ltd.  
People's Insurance Company of China  
Shenzhen Guanglian Saixun Co.,Ltd.

### **Market Segmentation (by Type)**

Pay-Per-Mile  
Pay-As-You-Drive  
Pay-As-You-Go

### **Market Segmentation (by Application)**

Small Fleet (2-5 Vehicles)  
Large Fleet

### **Geographic Segmentation**

North America (USA, Canada, Mexico)  
Europe (Germany, UK, France, Russia, Italy, Rest of Europe)  
Asia-Pacific (China, Japan, South Korea, India, Southeast Asia, Rest of Asia-Pacific)  
South America (Brazil, Argentina, Columbia, Rest of South America)  
The Middle East and Africa (Saudi Arabia, UAE, Egypt, Nigeria, South Africa, Rest of MEA)

## **Key Benefits of This Market Research:**

Industry drivers, restraints, and opportunities covered in the study  
Neutral perspective on the market performance  
Recent industry trends and developments  
Competitive landscape & strategies of key players  
Potential & niche segments and regions exhibiting promising growth covered  
Historical, current, and projected market size, in terms of value  
In-depth analysis of the Commercial Usage-Based Insurance (UBI) Market  
Overview of the regional outlook of the Commercial Usage-Based Insurance (UBI) Market:

## **Customization of the Report**

In case of any queries or customization requirements, please connect with our sales team, who will ensure that your requirements are met.

## **Chapter Outline**

Chapter 1 mainly introduces the statistical scope of the report, market division standards, and market research methods.

Chapter 2 is an executive summary of different market segments (by region, product type, application, etc), including the market size of each market segment, future development potential, and so on. It offers a high-level view of the current state of the Commercial Usage-Based Insurance (UBI) Market and its likely evolution in the short to mid-term, and long term.

Chapter 3 makes a detailed analysis of the market's competitive landscape of the market and provides the market share, capacity, output, price, latest development plan, merger, and acquisition information of the main manufacturers in the market.

Chapter 4 is the analysis of the whole market industrial chain, including the upstream and downstream of the industry, as well as Porter's five forces analysis.

Chapter 5 introduces the latest developments of the market, the driving factors and restrictive factors of the market, the challenges and risks faced by manufacturers in the industry, and the analysis of relevant policies in the industry.

Chapter 6 provides the analysis of various market segments according to product types, covering the market size and development potential of each market segment, to help readers find the blue ocean market in different market segments.

Chapter 7 provides the analysis of various market segments according to application, covering the market size and development potential of each market segment, to help readers find the blue ocean market in different downstream markets.

Chapter 8 provides a quantitative analysis of the market size and development potential of each region and its main countries and introduces the market development, future development prospects, market space, and capacity of each country in the world.

Chapter 9 shares the main producing countries of Commercial Usage-Based Insurance (UBI), their output value, profit level, regional supply, production capacity layout, etc. from the supply side.

Chapter 10 introduces the basic situation of the main companies in the market in detail, including product sales revenue, sales volume, price, gross profit margin, market share, product introduction, recent development, etc.

Chapter 11 provides a quantitative analysis of the market size and development potential of each region in the next five years.

Chapter 12 provides a quantitative analysis of the market size and development potential of each market segment in the next five years.

Chapter 13 is the main points and conclusions of the report.

### **Key Reasons to Buy this Report:**

Access to date statistics compiled by our researchers. These provide you with historical and forecast data, which is analyzed to tell you why your market is set to change

This enables you to anticipate market changes to remain ahead of your competitors

You will be able to copy data from the Excel spreadsheet straight into your marketing plans, business presentations, or other strategic documents

The concise analysis, clear graph, and table format will enable you to pinpoint the information you require quickly

Provision of market value data for each segment and sub-segment

Indicates the region and segment that is expected to witness the fastest growth as well as to dominate the market

Analysis by geography highlighting the consumption of the product/service in the region as well as indicating the factors that are affecting the market within each region

Competitive landscape which incorporates the market ranking of the major players, along with new service/product launches, partnerships, business expansions, and acquisitions in the past five years of companies profiled

Extensive company profiles comprising of company overview, company insights, product benchmarking, and SWOT analysis for the major market players

The current as well as the future market outlook of the industry concerning recent developments which involve growth opportunities and drivers as well as challenges and restraints of both emerging as well as developed regions

Includes in-depth analysis of the market from various perspectives through Porter's five forces analysis

Provides insight into the market through Value Chain

Market dynamics scenario, along with growth opportunities of the market in the years to come

6-month post-sales analyst support

### **Customization of the Report**

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