

# Global Employers Liability Insurance Market 2025 by Company, Regions, Type and Application, Forecast to 2031

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## Abstracts

According to our (Global Info Research) latest study, the global Employers Liability Insurance market size was valued at US\$ 2903 million in 2024 and is forecast to a readjusted size of USD 4617 million by 2031 with a CAGR of 6.9% during review period.

Employers liability insurance refers to a type of insurance that covers the medical expenses and economic compensation liabilities, including litigation expenses, that the insured should bear according to the Labor Law and the labor contract, for injuries, disabilities or death caused by accidents or occupational diseases stipulated by the state related to the insured's business while performing work related to the insured's business as stated in the insurance policy during the course of their employment. The insurer is responsible for compensating within the prescribed compensation limit the medical expenses and economic compensation liabilities that the insured should bear according to the Labor Law and the labor contract.

With the improvement of enterprises' awareness of employment risks and the strengthening of laws and regulations on the protection of workers' rights, the demand for employer liability insurance is on the rise. Risks such as industrial accidents and occupational diseases faced by enterprises may lead to huge compensation. As an effective risk transfer tool, employer liability insurance can help enterprises bear the corresponding compensation liability when employee accidents or occupational diseases occur, and reduce the economic burden of enterprises. Therefore, it has attracted more and more attention and recognition from enterprises.

There are differences in the demand for employer liability insurance in different industries. High-risk industries such as construction, mining, and chemicals have a

higher risk of accidents due to dangerous working environments, and the demand for employer liability insurance is more urgent; while some labor-intensive industries such as manufacturing and service industries also face greater employment risks due to the large number of employees, and the demand for employer liability insurance is also increasing. In addition, with the development of emerging industries such as housekeeping, food delivery, and online car-hailing, the flexible employment model of these industries has also prompted enterprises to further increase their demand for employer liability insurance.

There are many insurance companies providing employer liability insurance in the insurance market, and the competition is fierce. Large insurance companies occupy a large share of the market by virtue of their brand awareness, extensive sales channels and rich insurance experience; at the same time, some small and medium-sized insurance companies are also seeking development opportunities in the market segments through product innovation, price advantages and special services. In addition, insurance brokers and agencies also play an important role in the sales of employer liability insurance. They can provide professional insurance consulting and program design for enterprises and help them choose suitable insurance products.

This report is a detailed and comprehensive analysis for global Employers Liability Insurance market. Both quantitative and qualitative analyses are presented by company, by region & country, by Type and by Application. As the market is constantly changing, this report explores the competition, supply and demand trends, as well as key factors that contribute to its changing demands across many markets. Company profiles and product examples of selected competitors, along with market share estimates of some of the selected leaders for the year 2025, are provided.

#### Key Features:

Global Employers Liability Insurance market size and forecasts, in consumption value (\$ Million), 2020-2031

Global Employers Liability Insurance market size and forecasts by region and country, in consumption value (\$ Million), 2020-2031

Global Employers Liability Insurance market size and forecasts, by Type and by Application, in consumption value (\$ Million), 2020-2031

Global Employers Liability Insurance market shares of main players, in revenue (\$

Million), 2020-2025

The Primary Objectives in This Report Are:

To determine the size of the total market opportunity of global and key countries

To assess the growth potential for Employers Liability Insurance

To forecast future growth in each product and end-use market

To assess competitive factors affecting the marketplace

This report profiles key players in the global Employers Liability Insurance market based on the following parameters - company overview, revenue, gross margin, product portfolio, geographical presence, and key developments. Key companies covered as a part of this study include Chubb, Berkshire Hathaway, Hiscox, AXA, Zurich, AIG, Pingan, Marsh, Ageas, AVIVA, etc.

This report also provides key insights about market drivers, restraints, opportunities, new product launches or approvals.

Market segmentation

Employers Liability Insurance market is split by Type and by Application. For the period 2020-2031, the growth among segments provides accurate calculations and forecasts for Consumption Value by Type and by Application. This analysis can help you expand your business by targeting qualified niche markets.

Market segment by Type

Full-time Employees

Temporary Employees

Market segment by Application

SMEs

## Large Enterprises

Market segment by players, this report covers

Chubb

Berkshire Hathaway

Hiscox

AXA

Zurich

AIG

Pingan

Marsh

Ageas

AVIVA

Allianz

MEDGULF

PICC

Swiss Re

Digit Insurance

Pacific Insurance

BOCG Insurance

Blue Cross

ZhongAn Insurance

Dah Sing Insurance

bolttech Insurance

Generali

Liberty

MSIG

Starr Companies

Market segment by regions, regional analysis covers

North America (United States, Canada and Mexico)

Europe (Germany, France, UK, Russia, Italy and Rest of Europe)

Asia-Pacific (China, Japan, South Korea, India, Southeast Asia and Rest of Asia-Pacific)

South America (Brazil, Rest of South America)

Middle East & Africa (Turkey, Saudi Arabia, UAE, Rest of Middle East & Africa)

The content of the study subjects, includes a total of 13 chapters:

Chapter 1, to describe Employers Liability Insurance product scope, market overview, market estimation caveats and base year.

Chapter 2, to profile the top players of Employers Liability Insurance, with revenue, gross margin, and global market share of Employers Liability Insurance from 2020 to 2025.

Chapter 3, the Employers Liability Insurance competitive situation, revenue, and global market share of top players are analyzed emphatically by landscape contrast.

Chapter 4 and 5, to segment the market size by Type and by Application, with consumption value and growth rate by Type, by Application, from 2020 to 2031

Chapter 6, 7, 8, 9, and 10, to break the market size data at the country level, with revenue and market share for key countries in the world, from 2020 to 2025. and Employers Liability Insurance market forecast, by regions, by Type and by Application, with consumption value, from 2026 to 2031.

Chapter 11, market dynamics, drivers, restraints, trends, Porters Five Forces analysis.

Chapter 12, the key raw materials and key suppliers, and industry chain of Employers Liability Insurance.

Chapter 13, to describe Employers Liability Insurance research findings and conclusion.

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