

Global Insurtech Sharing Platform Market 2026 by Company, Regions, Type and Application, Forecast to 2032

<https://marketpublishers.com/r/G764969AC142EN.html>

Date: July 2026

Pages: 137

Price: US\$ 3,480.00 (Single User License)

ID: G764969AC142EN

Abstracts

According to our (Global Info Research) latest study, the global Insurtech Sharing Platform market size was valued at US\$ 14549 million in 2025 and is forecast to a readjusted size of US\$ 22129 million by 2032 with a CAGR of 6.2% during review period.

An Insurtech sharing platform is a type of digital service platform designed for insurance companies, intermediaries, reinsurers, third-party service providers, and enterprise clients. Leveraging technologies such as cloud computing, big data, artificial intelligence (AI), blockchain, API interfaces, and risk control models, it offers shared capabilities across various functions, including insurance product development, online underwriting, claims processing, risk assessment, customer management, claims services, data analytics, and compliance management. Its core value lies in transforming the technology, data, distribution channels, and operational capabilities?which are typically dispersed within individual insurance institutions?into platform-based, modularized services. This approach helps participants in the insurance ecosystem reduce system development costs, enhance operational efficiency, and improve the customer experience, while simultaneously driving the transformation of insurance operations from traditional offline processes toward intelligent, online, and ecosystem-integrated collaboration.

The upstream segment of the Insurtech sharing platform value chain primarily comprises providers of foundational capabilities, such as cloud computing infrastructure, data resources, AI algorithms and models, blockchain and privacy-preserving computing technologies, risk control models, payment gateways, electronic signatures, identity verification services, and credit reporting and anti-fraud services. The midstream

segment consists of the Insurtech sharing platform operators themselves, who deliver platform-based services—including product configuration, online underwriting, intelligent claims processing, risk-based pricing, customer operations, data analytics, API integration, and SaaS systems—to insurance companies, brokerage firms, agencies, reinsurers, and enterprise clients. The downstream segment focuses on various application scenarios—such as property and casualty insurance, life insurance, health insurance, auto insurance, agricultural insurance, internet-based insurance, corporate group insurance, and embedded insurance—assisting insurance institutions in reducing IT infrastructure costs, boosting customer acquisition and operational efficiency, and strengthening their claims processing and risk management capabilities. The gross profit margin for Insurtech sharing platforms stands at approximately 71%.

The core value of an Insurtech sharing platform lies in reducing the costs associated with the digital transformation of insurance institutions. For traditional insurance companies and small-to-medium-sized insurance intermediaries, building proprietary systems entails high costs and lengthy development cycles, in addition to requiring continuous investment in technology, data, risk management, and compliance resources. Through technologies such as SaaS, APIs, and PaaS, Insurtech sharing platforms modularize and deliver capabilities ranging from online underwriting, product configuration, and intelligent risk assessment to smart claims processing, risk modeling, customer operations, and data analytics. This enables insurance institutions to access these capabilities on an on-demand basis, thereby minimizing redundant infrastructure costs and accelerating the speed at which new business lines are launched.

Insurtech sharing platforms are driving a shift in insurance operations from a model of 'single-institution operation' toward one of 'ecosystem collaboration.' The various stages of insurance—including product sales, pricing, underwriting, claims processing, and after-sales service—involve a multitude of stakeholders, such as insurance carriers, brokers and agents, healthcare providers, automotive service providers, payment processors, data service providers, and corporate clients. By leveraging unified interfaces, standardized workflows, and data synchronization, these sharing platforms interconnect disparate insurance service capabilities. This approach is particularly well-suited for lines of business such as auto insurance, health insurance, internet-based insurance, contextual insurance, and embedded insurance, as it enhances the efficiency of product reach and the responsiveness of service delivery.

In the future, the primary competitive battleground for Insurtech sharing platforms will shift from merely providing 'system tools' to demonstrating superior 'data, risk management, and compliance capabilities.' The barrier to entry for platforms that simply

offer online underwriting or administrative management systems will gradually lower; truly competitive platforms will be those that possess high-quality data assets, AI-driven underwriting and claims models, robust anti-fraud capabilities, sophisticated actuarial pricing expertise, and advanced capabilities in privacy-preserving computation and regulatory compliance management. As regulatory oversight within the insurance industry becomes more stringent and customer expectations regarding service experiences continue to rise, these platforms will evolve toward greater intelligence, openness, and industry-specific contextualization. Comprehensive platforms?capable of simultaneously serving insurance carriers, intermediary channels, and clients across the broader industry ecosystem?are poised to possess the greatest potential for future growth.

This report is a detailed and comprehensive analysis for global Insurtech Sharing Platform 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 Insurtech Sharing Platform market size and forecasts, in consumption value (\$ Million), 2021-2032

Global Insurtech Sharing Platform market size and forecasts by region and country, in consumption value (\$ Million), 2021-2032

Global Insurtech Sharing Platform market size and forecasts, by Type and by Application, in consumption value (\$ Million), 2021-2032

Global Insurtech Sharing Platform market shares of main players, in revenue (\$ Million), 2021-2026

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 Insurtech Sharing Platform

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 Insurtech Sharing Platform 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 Guidewire, Duck Creek, Majesco, Insurity, EIS, Vertafore, Keylane, INSTANDA, RGI Group, Shift Technology, etc.

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

Market segmentation

Insurtech Sharing Platform market is split by Type and by Application. For the period 2021-2032, 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

Private Deployment Model

Cloud Platform Model

Market segment by Transaction Volume

Small Platform

Medium Platform

Large Platform

Market segment by Functional Modules

Basic Tool Type (Fewer Than 5 Functional Modules)

Comprehensive Business Platform Type (5?10 Functional Modules)

Market segment by Application

FinTech

Automotive & Mobility

Healthcare

Agriculture

Others

Market segment by players, this report covers

Guidewire

Duck Creek

Majesco

Insurity

EIS

Vertafore

Keylane

INSTANDA

RGI Group

Shift Technology

Prima Solutions

Adacta

FRISS

OneConnect

EBaoTech

ZhongAn Technology

Cheche Technology

NTT DATA Group

Fujitsu

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 Insurtech Sharing Platform product scope, market overview, market estimation caveats and base year.

Chapter 2, to profile the top players of Insurtech Sharing Platform, with revenue,

gross margin, and global market share of Insurtech Sharing Platform from 2021 to 2026.

Chapter 3, the Insurtech Sharing Platform 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 2021 to 2032.

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 2021 to 2026. and Insurtech Sharing Platform market forecast, by regions, by Type and by Application, with consumption value, from 2027 to 2032.

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

Chapter 12, the key raw materials and key suppliers, and industry chain of Insurtech Sharing Platform.

Chapter 13, to describe Insurtech Sharing Platform research findings and conclusion.

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