

Global Insurtech Sharing Platform Supply, Demand and Key Producers, 2026-2032

<https://marketpublishers.com/r/GFCBDFE3CFA3EN.html>

Date: July 2026

Pages: 134

Price: US\$ 4,480.00 (Single User License)

ID: GFCBDFE3CFA3EN

Abstracts

The global Insurtech Sharing Platform market size is expected to reach \$ 22129 million by 2032, rising at a market growth of 6.2% CAGR during the forecast period (2026-2032).

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 studies the global Insurtech Sharing Platform demand, key companies, and key regions.

This report is a detailed and comprehensive analysis of the world market for Insurtech Sharing Platform, and provides market size (US\$ million) and Year-over-Year (YoY) growth, considering 2025 as the base year. This report explores demand trends and competition, as well as details the characteristics of Insurtech Sharing Platform that contribute to its increasing demand across many markets.

Highlights and key features of the study

Global Insurtech Sharing Platform total market, 2021-2032, (USD Million)

Global Insurtech Sharing Platform total market by region & country, CAGR, 2021-2032, (USD Million)

U.S. VS China: Insurtech Sharing Platform total market, key domestic companies, and share, (USD Million)

Global Insurtech Sharing Platform revenue by player, revenue and market share 2021-2026, (USD Million)

Global Insurtech Sharing Platform total market by Type, CAGR, 2021-2032, (USD Million)

Global Insurtech Sharing Platform total market by Application, CAGR, 2021-2032, (USD Million)

This report profiles major 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.

Stakeholders would have ease in decision-making through various strategy matrices used in analyzing the world Insurtech Sharing Platform market

Detailed Segmentation:

Each section contains quantitative market data including market by value (US\$ Millions), by player, by regions, by Type, and by Application. Data is given for the years 2021-2032 by year with 2025 as the base year, 2026 as the estimate year, and 2027-2032 as the forecast year.

Global Insurtech Sharing Platform Market, By Region:

United States

China

Europe

Japan

South Korea

ASEAN

India

Rest of World

Global Insurtech Sharing Platform Market, Segmentation by Type:

Private Deployment Model

Cloud Platform Model

Global Insurtech Sharing Platform Market, Segmentation by Transaction Volume:

Small Platform

Medium Platform

Large Platform

Global Insurtech Sharing Platform Market, Segmentation by Functional Modules:

Basic Tool Type (Fewer Than 5 Functional Modules)

Comprehensive Business Platform Type (5?10 Functional Modules)

Global Insurtech Sharing Platform Market, Segmentation by Application:

FinTech

Automotive & Mobility

Healthcare

Agriculture

Others

Companies Profiled:

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

Key Questions Answered

1. How big is the global Insurtech Sharing Platform market?
2. What is the demand of the global Insurtech Sharing Platform market?
3. What is the year over year growth of the global Insurtech Sharing Platform market?
4. What is the total value of the global Insurtech Sharing Platform market?
5. Who are the Major Players in the global Insurtech Sharing Platform market?
6. What are the growth factors driving the market demand?

Contents

1 SUPPLY SUMMARY

- 1.1 Insurtech Sharing Platform Introduction
- 1.2 World Insurtech Sharing Platform Market Size & Forecast (2021 & 2025 & 2032)
- 1.3 World Insurtech Sharing Platform Total Market by Region (by Headquarter Location)
 - 1.3.1 World Insurtech Sharing Platform Market Size by Region (2021-2032), (by Headquarter Location)
 - 1.3.2 United States Based Company Insurtech Sharing Platform Revenue (2021-2032)
 - 1.3.3 China Based Company Insurtech Sharing Platform Revenue (2021-2032)
 - 1.3.4 Europe Based Company Insurtech Sharing Platform Revenue (2021-2032)
 - 1.3.5 Japan Based Company Insurtech Sharing Platform Revenue (2021-2032)
 - 1.3.6 South Korea Based Company Insurtech Sharing Platform Revenue (2021-2032)
 - 1.3.7 ASEAN Based Company Insurtech Sharing Platform Revenue (2021-2032)
 - 1.3.8 India Based Company Insurtech Sharing Platform Revenue (2021-2032)
- 1.4 Market Drivers, Restraints and Trends
 - 1.4.1 Insurtech Sharing Platform Market Drivers
 - 1.4.2 Factors Affecting Demand
 - 1.4.3 Major Market Trends

2 DEMAND SUMMARY

- 2.1 World Insurtech Sharing Platform Consumption Value (2021-2032)
- 2.2 World Insurtech Sharing Platform Consumption Value by Region
 - 2.2.1 World Insurtech Sharing Platform Consumption Value by Region (2021-2026)
 - 2.2.2 World Insurtech Sharing Platform Consumption Value Forecast by Region (2027-2032)
- 2.3 United States Insurtech Sharing Platform Consumption Value (2021-2032)
- 2.4 China Insurtech Sharing Platform Consumption Value (2021-2032)
- 2.5 Europe Insurtech Sharing Platform Consumption Value (2021-2032)
- 2.6 Japan Insurtech Sharing Platform Consumption Value (2021-2032)
- 2.7 South Korea Insurtech Sharing Platform Consumption Value (2021-2032)
- 2.8 ASEAN Insurtech Sharing Platform Consumption Value (2021-2032)
- 2.9 India Insurtech Sharing Platform Consumption Value (2021-2032)

3 WORLD INSURTECH SHARING PLATFORM COMPANIES COMPETITIVE ANALYSIS

- 3.1 World Insurtech Sharing Platform Revenue by Player (2021-2026)
- 3.2 Industry Rank and Concentration Rate (CR)
 - 3.2.1 Global Insurtech Sharing Platform Industry Rank of Major Players
 - 3.2.2 Global Concentration Ratios (CR4) for Insurtech Sharing Platform in 2025
 - 3.2.3 Global Concentration Ratios (CR8) for Insurtech Sharing Platform in 2025
- 3.3 Insurtech Sharing Platform Company Evaluation Quadrant
- 3.4 Insurtech Sharing Platform Market: Overall Company Footprint Analysis
 - 3.4.1 Insurtech Sharing Platform Market: Region Footprint
 - 3.4.2 Insurtech Sharing Platform Market: Company Product Type Footprint
 - 3.4.3 Insurtech Sharing Platform Market: Company Product Application Footprint
- 3.5 Competitive Environment
 - 3.5.1 Historical Structure of the Industry
 - 3.5.2 Barriers of Market Entry
 - 3.5.3 Factors of Competition
- 3.6 Mergers & Acquisitions Activity

4 UNITED STATES VS CHINA VS REST OF WORLD (BY HEADQUARTER LOCATION)

- 4.1 United States VS China: Insurtech Sharing Platform Revenue Comparison (by Headquarter Location)
 - 4.1.1 United States VS China: Insurtech Sharing Platform Revenue Comparison (2021 & 2025 & 2032) (by Headquarter Location)
 - 4.1.2 United States VS China: Insurtech Sharing Platform Revenue Market Share Comparison (2021 & 2025 & 2032)
- 4.2 United States Based Companies VS China Based Companies: Insurtech Sharing Platform Consumption Value Comparison
 - 4.2.1 United States VS China: Insurtech Sharing Platform Consumption Value Comparison (2021 & 2025 & 2032)
 - 4.2.2 United States VS China: Insurtech Sharing Platform Consumption Value Market Share Comparison (2021 & 2025 & 2032)
- 4.3 United States Based Insurtech Sharing Platform Companies and Market Share, 2021-2026
 - 4.3.1 United States Based Insurtech Sharing Platform Companies, Headquarters (States, Country)
 - 4.3.2 United States Based Companies Insurtech Sharing Platform Revenue, (2021-2026)
- 4.4 China Based Companies Insurtech Sharing Platform Revenue and Market Share, 2021-2026

4.4.1 China Based Insurtech Sharing Platform Companies, Company Headquarters (Province, Country)

4.4.2 China Based Companies Insurtech Sharing Platform Revenue, (2021-2026)

4.5 Rest of World Based Insurtech Sharing Platform Companies and Market Share, 2021-2026

4.5.1 Rest of World Based Insurtech Sharing Platform Companies, Headquarters (Province, Country)

4.5.2 Rest of World Based Companies Insurtech Sharing Platform Revenue (2021-2026)

5 MARKET ANALYSIS BY TYPE

5.1 World Insurtech Sharing Platform Market Size Overview by Type: 2021 VS 2025 VS 2032

5.2 Segment Introduction by Type

5.2.1 Private Deployment Model

5.2.2 Cloud Platform Model

5.3 Market Segment by Type

5.3.1 World Insurtech Sharing Platform Market Size by Type (2021-2026)

5.3.2 World Insurtech Sharing Platform Market Size by Type (2027-2032)

5.3.3 World Insurtech Sharing Platform Market Size Market Share by Type (2027-2032)

6 MARKET ANALYSIS BY TRANSACTION VOLUME

6.1 World Insurtech Sharing Platform Market Size Overview by Transaction Volume: 2021 VS 2025 VS 2032

6.2 Segment Introduction by Transaction Volume

6.2.1 Small Platform

6.2.2 Medium Platform

6.2.3 Large Platform

6.3 Market Segment by Transaction Volume

6.3.1 World Insurtech Sharing Platform Market Size by Transaction Volume (2021-2026)

6.3.2 World Insurtech Sharing Platform Market Size by Transaction Volume (2027-2032)

6.3.3 World Insurtech Sharing Platform Market Size Market Share by Transaction Volume (2027-2032)

7 MARKET ANALYSIS BY FUNCTIONAL MODULES

7.1 World Insurtech Sharing Platform Market Size Overview by Functional Modules:
2021 VS 2025 VS 2032

7.2 Segment Introduction by Functional Modules

7.2.1 Basic Tool Type (Fewer Than 5 Functional Modules)

7.2.2 Comprehensive Business Platform Type (5?10 Functional Modules)

7.3 Market Segment by Functional Modules

7.3.1 World Insurtech Sharing Platform Market Size by Functional Modules (2021-2026)

7.3.2 World Insurtech Sharing Platform Market Size by Functional Modules (2027-2032)

7.3.3 World Insurtech Sharing Platform Market Size Market Share by Functional
Modules (2027-2032)

8 MARKET ANALYSIS BY APPLICATION

8.1 World Insurtech Sharing Platform Market Size Overview by Application: 2021 VS
2025 VS 2032

8.2 Segment Introduction by Application

8.2.1 FinTech

8.2.2 Automotive & Mobility

8.2.3 Healthcare

8.2.4 Agriculture

8.2.5 Others

8.3 Market Segment by Application

8.3.1 World Insurtech Sharing Platform Market Size by Application (2021-2026)

8.3.2 World Insurtech Sharing Platform Market Size by Application (2027-2032)

8.3.3 World Insurtech Sharing Platform Market Size Market Share by Application
(2021-2032)

9 COMPANY PROFILES

9.1 Guidewire

9.1.1 Guidewire Details

9.1.2 Guidewire Major Business

9.1.3 Guidewire Insurtech Sharing Platform Product and Services

9.1.4 Guidewire Insurtech Sharing Platform Revenue, Gross Margin and Market Share
(2021-2026)

9.1.5 Guidewire Recent Developments/Updates

9.1.6 Guidewire Competitive Strengths & Weaknesses

9.2 Duck Creek

- 9.2.1 Duck Creek Details
- 9.2.2 Duck Creek Major Business
- 9.2.3 Duck Creek Insurtech Sharing Platform Product and Services
- 9.2.4 Duck Creek Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)
- 9.2.5 Duck Creek Recent Developments/Updates
- 9.2.6 Duck Creek Competitive Strengths & Weaknesses
- 9.3 Majesco
 - 9.3.1 Majesco Details
 - 9.3.2 Majesco Major Business
 - 9.3.3 Majesco Insurtech Sharing Platform Product and Services
 - 9.3.4 Majesco Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)
 - 9.3.5 Majesco Recent Developments/Updates
 - 9.3.6 Majesco Competitive Strengths & Weaknesses
- 9.4 Insurity
 - 9.4.1 Insurity Details
 - 9.4.2 Insurity Major Business
 - 9.4.3 Insurity Insurtech Sharing Platform Product and Services
 - 9.4.4 Insurity Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)
 - 9.4.5 Insurity Recent Developments/Updates
 - 9.4.6 Insurity Competitive Strengths & Weaknesses
- 9.5 EIS
 - 9.5.1 EIS Details
 - 9.5.2 EIS Major Business
 - 9.5.3 EIS Insurtech Sharing Platform Product and Services
 - 9.5.4 EIS Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)
 - 9.5.5 EIS Recent Developments/Updates
 - 9.5.6 EIS Competitive Strengths & Weaknesses
- 9.6 Vertafore
 - 9.6.1 Vertafore Details
 - 9.6.2 Vertafore Major Business
 - 9.6.3 Vertafore Insurtech Sharing Platform Product and Services
 - 9.6.4 Vertafore Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)
 - 9.6.5 Vertafore Recent Developments/Updates
 - 9.6.6 Vertafore Competitive Strengths & Weaknesses

9.7 Keylane

9.7.1 Keylane Details

9.7.2 Keylane Major Business

9.7.3 Keylane Insurtech Sharing Platform Product and Services

9.7.4 Keylane Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)

9.7.5 Keylane Recent Developments/Updates

9.7.6 Keylane Competitive Strengths & Weaknesses

9.8 INSTANDA

9.8.1 INSTANDA Details

9.8.2 INSTANDA Major Business

9.8.3 INSTANDA Insurtech Sharing Platform Product and Services

9.8.4 INSTANDA Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)

9.8.5 INSTANDA Recent Developments/Updates

9.8.6 INSTANDA Competitive Strengths & Weaknesses

9.9 RGI Group

9.9.1 RGI Group Details

9.9.2 RGI Group Major Business

9.9.3 RGI Group Insurtech Sharing Platform Product and Services

9.9.4 RGI Group Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)

9.9.5 RGI Group Recent Developments/Updates

9.9.6 RGI Group Competitive Strengths & Weaknesses

9.10 Shift Technology

9.10.1 Shift Technology Details

9.10.2 Shift Technology Major Business

9.10.3 Shift Technology Insurtech Sharing Platform Product and Services

9.10.4 Shift Technology Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)

9.10.5 Shift Technology Recent Developments/Updates

9.10.6 Shift Technology Competitive Strengths & Weaknesses

9.11 Prima Solutions

9.11.1 Prima Solutions Details

9.11.2 Prima Solutions Major Business

9.11.3 Prima Solutions Insurtech Sharing Platform Product and Services

9.11.4 Prima Solutions Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)

9.11.5 Prima Solutions Recent Developments/Updates

9.11.6 Prima Solutions Competitive Strengths & Weaknesses

9.12 Adacta

9.12.1 Adacta Details

9.12.2 Adacta Major Business

9.12.3 Adacta Insurtech Sharing Platform Product and Services

9.12.4 Adacta Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)

9.12.5 Adacta Recent Developments/Updates

9.12.6 Adacta Competitive Strengths & Weaknesses

9.13 FRISS

9.13.1 FRISS Details

9.13.2 FRISS Major Business

9.13.3 FRISS Insurtech Sharing Platform Product and Services

9.13.4 FRISS Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)

9.13.5 FRISS Recent Developments/Updates

9.13.6 FRISS Competitive Strengths & Weaknesses

9.14 OneConnect

9.14.1 OneConnect Details

9.14.2 OneConnect Major Business

9.14.3 OneConnect Insurtech Sharing Platform Product and Services

9.14.4 OneConnect Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)

9.14.5 OneConnect Recent Developments/Updates

9.14.6 OneConnect Competitive Strengths & Weaknesses

9.15 EBaoTech

9.15.1 EBaoTech Details

9.15.2 EBaoTech Major Business

9.15.3 EBaoTech Insurtech Sharing Platform Product and Services

9.15.4 EBaoTech Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)

9.15.5 EBaoTech Recent Developments/Updates

9.15.6 EBaoTech Competitive Strengths & Weaknesses

9.16 ZhongAn Technology

9.16.1 ZhongAn Technology Details

9.16.2 ZhongAn Technology Major Business

9.16.3 ZhongAn Technology Insurtech Sharing Platform Product and Services

9.16.4 ZhongAn Technology Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)

- 9.16.5 ZhongAn Technology Recent Developments/Updates
- 9.16.6 ZhongAn Technology Competitive Strengths & Weaknesses
- 9.17 Cheche Technology
 - 9.17.1 Cheche Technology Details
 - 9.17.2 Cheche Technology Major Business
 - 9.17.3 Cheche Technology Insurtech Sharing Platform Product and Services
 - 9.17.4 Cheche Technology Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)
 - 9.17.5 Cheche Technology Recent Developments/Updates
 - 9.17.6 Cheche Technology Competitive Strengths & Weaknesses
- 9.18 NTT DATA Group
 - 9.18.1 NTT DATA Group Details
 - 9.18.2 NTT DATA Group Major Business
 - 9.18.3 NTT DATA Group Insurtech Sharing Platform Product and Services
 - 9.18.4 NTT DATA Group Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)
 - 9.18.5 NTT DATA Group Recent Developments/Updates
 - 9.18.6 NTT DATA Group Competitive Strengths & Weaknesses
- 9.19 Fujitsu
 - 9.19.1 Fujitsu Details
 - 9.19.2 Fujitsu Major Business
 - 9.19.3 Fujitsu Insurtech Sharing Platform Product and Services
 - 9.19.4 Fujitsu Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026)
 - 9.19.5 Fujitsu Recent Developments/Updates
 - 9.19.6 Fujitsu Competitive Strengths & Weaknesses

10 INDUSTRY CHAIN ANALYSIS

- 10.1 Insurtech Sharing Platform Industry Chain
- 10.2 Insurtech Sharing Platform Upstream Analysis
- 10.3 Insurtech Sharing Platform Midstream Analysis
- 10.4 Insurtech Sharing Platform Downstream Analysis

11 RESEARCH FINDINGS AND CONCLUSION

12 APPENDIX

- 12.1 Methodology

12.2 Research Process and Data Source

12.3 Disclaimer

List Of Tables

LIST OF TABLES

Table 1. World Insurtech Sharing Platform Revenue by Region (2021, 2025 and 2032) & (USD Million), (by Headquarter Location)

Table 2. World Insurtech Sharing Platform Revenue by Region (2021-2026) & (USD Million), (by Headquarter Location)

Table 3. World Insurtech Sharing Platform Revenue by Region (2027-2032) & (USD Million), (by Headquarter Location)

Table 4. World Insurtech Sharing Platform Revenue Market Share by Region (2021-2026), (by Headquarter Location)

Table 5. World Insurtech Sharing Platform Revenue Market Share by Region (2027-2032), (by Headquarter Location)

Table 6. Major Market Trends

Table 7. World Insurtech Sharing Platform Consumption Value Growth Rate Forecast by Region (2021 & 2025 & 2032) & (USD Million)

Table 8. World Insurtech Sharing Platform Consumption Value by Region (2021-2026) & (USD Million)

Table 9. World Insurtech Sharing Platform Consumption Value Forecast by Region (2027-2032) & (USD Million)

Table 10. World Insurtech Sharing Platform Revenue by Player (2021-2026) & (USD Million)

Table 11. Revenue Market Share of Key Insurtech Sharing Platform Players in 2025

Table 12. World Insurtech Sharing Platform Industry Rank of Major Player, Based on Revenue in 2025

Table 13. Global Insurtech Sharing Platform Company Evaluation Quadrant

Table 14. Head Office of Key Insurtech Sharing Platform Players

Table 15. Insurtech Sharing Platform Market: Company Product Type Footprint

Table 16. Insurtech Sharing Platform Market: Company Product Application Footprint

Table 17. Insurtech Sharing Platform Mergers & Acquisitions Activity

Table 18. United States VS China Insurtech Sharing Platform Revenue Comparison, (2021 & 2025 & 2032) & (USD Million)

Table 19. United States VS China Insurtech Sharing Platform Consumption Value Comparison, (2021 & 2025 & 2032) & (USD Million)

Table 20. United States Based Insurtech Sharing Platform Companies, Headquarters (States, Country)

Table 21. United States Based Companies Insurtech Sharing Platform Revenue, (2021-2026) & (USD Million)

Table 22. United States Based Companies Insurtech Sharing Platform Revenue Market Share (2021-2026)

Table 23. China Based Insurtech Sharing Platform Companies, Headquarters (Province, Country)

Table 24. China Based Companies Insurtech Sharing Platform Revenue, (2021-2026) & (USD Million)

Table 25. China Based Companies Insurtech Sharing Platform Revenue Market Share (2021-2026)

Table 26. Rest of World Based Insurtech Sharing Platform Companies, Headquarters (Province, Country)

Table 27. Rest of World Based Companies Insurtech Sharing Platform Revenue (2021-2026) & (USD Million)

Table 28. Rest of World Based Companies Insurtech Sharing Platform Revenue Market Share (2021-2026)

Table 29. World Insurtech Sharing Platform Market Size by Type, (USD Million), 2021 & 2025 & 2032

Table 30. World Insurtech Sharing Platform Market Size Value by Type (2021-2026) & (USD Million)

Table 31. World Insurtech Sharing Platform Market Size by Type (2027-2032) & (USD Million)

Table 32. World Insurtech Sharing Platform Market Size by Transaction Volume, (USD Million), 2021 & 2025 & 2032

Table 33. World Insurtech Sharing Platform Market Size Value by Transaction Volume (2021-2026) & (USD Million)

Table 34. World Insurtech Sharing Platform Market Size by Transaction Volume (2027-2032) & (USD Million)

Table 35. World Insurtech Sharing Platform Market Size by Functional Modules, (USD Million), 2021 & 2025 & 2032

Table 36. World Insurtech Sharing Platform Market Size Value by Functional Modules (2021-2026) & (USD Million)

Table 37. World Insurtech Sharing Platform Market Size by Functional Modules (2027-2032) & (USD Million)

Table 38. World Insurtech Sharing Platform Market Size by Application, (USD Million), 2021 & 2025 & 2032

Table 39. World Insurtech Sharing Platform Market Size by Application (2021-2026) & (USD Million)

Table 40. World Insurtech Sharing Platform Market Size by Application (2027-2032) & (USD Million)

Table 41. Guidewire Basic Information, Manufacturing Base and Competitors

Table 42. Guidewire Major Business
Table 43. Guidewire Insurtech Sharing Platform Product and Services
Table 44. Guidewire Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 45. Guidewire Recent Developments/Updates
Table 46. Guidewire Competitive Strengths & Weaknesses
Table 47. Duck Creek Basic Information, Manufacturing Base and Competitors
Table 48. Duck Creek Major Business
Table 49. Duck Creek Insurtech Sharing Platform Product and Services
Table 50. Duck Creek Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 51. Duck Creek Recent Developments/Updates
Table 52. Duck Creek Competitive Strengths & Weaknesses
Table 53. Majesco Basic Information, Manufacturing Base and Competitors
Table 54. Majesco Major Business
Table 55. Majesco Insurtech Sharing Platform Product and Services
Table 56. Majesco Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 57. Majesco Recent Developments/Updates
Table 58. Majesco Competitive Strengths & Weaknesses
Table 59. Insurity Basic Information, Manufacturing Base and Competitors
Table 60. Insurity Major Business
Table 61. Insurity Insurtech Sharing Platform Product and Services
Table 62. Insurity Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 63. Insurity Recent Developments/Updates
Table 64. Insurity Competitive Strengths & Weaknesses
Table 65. EIS Basic Information, Manufacturing Base and Competitors
Table 66. EIS Major Business
Table 67. EIS Insurtech Sharing Platform Product and Services
Table 68. EIS Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 69. EIS Recent Developments/Updates
Table 70. EIS Competitive Strengths & Weaknesses
Table 71. Vertafore Basic Information, Manufacturing Base and Competitors
Table 72. Vertafore Major Business
Table 73. Vertafore Insurtech Sharing Platform Product and Services
Table 74. Vertafore Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)

Table 75. Vertafore Recent Developments/Updates
Table 76. Vertafore Competitive Strengths & Weaknesses
Table 77. Keylane Basic Information, Manufacturing Base and Competitors
Table 78. Keylane Major Business
Table 79. Keylane Insurtech Sharing Platform Product and Services
Table 80. Keylane Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 81. Keylane Recent Developments/Updates
Table 82. Keylane Competitive Strengths & Weaknesses
Table 83. INSTANDA Basic Information, Manufacturing Base and Competitors
Table 84. INSTANDA Major Business
Table 85. INSTANDA Insurtech Sharing Platform Product and Services
Table 86. INSTANDA Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 87. INSTANDA Recent Developments/Updates
Table 88. INSTANDA Competitive Strengths & Weaknesses
Table 89. RGI Group Basic Information, Manufacturing Base and Competitors
Table 90. RGI Group Major Business
Table 91. RGI Group Insurtech Sharing Platform Product and Services
Table 92. RGI Group Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 93. RGI Group Recent Developments/Updates
Table 94. RGI Group Competitive Strengths & Weaknesses
Table 95. Shift Technology Basic Information, Manufacturing Base and Competitors
Table 96. Shift Technology Major Business
Table 97. Shift Technology Insurtech Sharing Platform Product and Services
Table 98. Shift Technology Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 99. Shift Technology Recent Developments/Updates
Table 100. Shift Technology Competitive Strengths & Weaknesses
Table 101. Prima Solutions Basic Information, Manufacturing Base and Competitors
Table 102. Prima Solutions Major Business
Table 103. Prima Solutions Insurtech Sharing Platform Product and Services
Table 104. Prima Solutions Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 105. Prima Solutions Recent Developments/Updates
Table 106. Prima Solutions Competitive Strengths & Weaknesses
Table 107. Adacta Basic Information, Manufacturing Base and Competitors
Table 108. Adacta Major Business

Table 109. Adacta Insurtech Sharing Platform Product and Services
Table 110. Adacta Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 111. Adacta Recent Developments/Updates
Table 112. Adacta Competitive Strengths & Weaknesses
Table 113. FRISS Basic Information, Manufacturing Base and Competitors
Table 114. FRISS Major Business
Table 115. FRISS Insurtech Sharing Platform Product and Services
Table 116. FRISS Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 117. FRISS Recent Developments/Updates
Table 118. FRISS Competitive Strengths & Weaknesses
Table 119. OneConnect Basic Information, Manufacturing Base and Competitors
Table 120. OneConnect Major Business
Table 121. OneConnect Insurtech Sharing Platform Product and Services
Table 122. OneConnect Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 123. OneConnect Recent Developments/Updates
Table 124. OneConnect Competitive Strengths & Weaknesses
Table 125. EBaoTech Basic Information, Manufacturing Base and Competitors
Table 126. EBaoTech Major Business
Table 127. EBaoTech Insurtech Sharing Platform Product and Services
Table 128. EBaoTech Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 129. EBaoTech Recent Developments/Updates
Table 130. EBaoTech Competitive Strengths & Weaknesses
Table 131. ZhongAn Technology Basic Information, Manufacturing Base and Competitors
Table 132. ZhongAn Technology Major Business
Table 133. ZhongAn Technology Insurtech Sharing Platform Product and Services
Table 134. ZhongAn Technology Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 135. ZhongAn Technology Recent Developments/Updates
Table 136. ZhongAn Technology Competitive Strengths & Weaknesses
Table 137. Cheche Technology Basic Information, Manufacturing Base and Competitors
Table 138. Cheche Technology Major Business
Table 139. Cheche Technology Insurtech Sharing Platform Product and Services
Table 140. Cheche Technology Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)

Table 141. Cheche Technology Recent Developments/Updates
Table 142. Cheche Technology Competitive Strengths & Weaknesses
Table 143. NTT DATA Group Basic Information, Manufacturing Base and Competitors
Table 144. NTT DATA Group Major Business
Table 145. NTT DATA Group Insurtech Sharing Platform Product and Services
Table 146. NTT DATA Group Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 147. NTT DATA Group Recent Developments/Updates
Table 148. NTT DATA Group Competitive Strengths & Weaknesses
Table 149. Fujitsu Basic Information, Manufacturing Base and Competitors
Table 150. Fujitsu Major Business
Table 151. Fujitsu Insurtech Sharing Platform Product and Services
Table 152. Fujitsu Insurtech Sharing Platform Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 153. Fujitsu Recent Developments/Updates
Table 154. Fujitsu Competitive Strengths & Weaknesses
Table 155. Global Key Players of Insurtech Sharing Platform Upstream (Raw Materials)
Table 156. Global Insurtech Sharing Platform Typical Customers

List Of Figures

LIST OF FIGURES

Figure 1. Insurtech Sharing Platform Picture

Figure 2. World Insurtech Sharing Platform Total Revenue: 2021 & 2025 & 2032, (USD Million)

Figure 3. World Insurtech Sharing Platform Total Revenue (2021-2032) & (USD Million)

Figure 4. World Insurtech Sharing Platform Revenue by Region (2021, 2025 and 2032) & (USD Million), (by Headquarter Location)

Figure 5. World Insurtech Sharing Platform Revenue Market Share by Region (2021-2032), (by Headquarter Location)

Figure 6. United States Based Company Insurtech Sharing Platform Revenue (2021-2032) & (USD Million)

Figure 7. China Based Company Insurtech Sharing Platform Revenue (2021-2032) & (USD Million)

Figure 8. Europe Based Company Insurtech Sharing Platform Revenue (2021-2032) & (USD Million)

Figure 9. Japan Based Company Insurtech Sharing Platform Revenue (2021-2032) & (USD Million)

Figure 10. South Korea Based Company Insurtech Sharing Platform Revenue (2021-2032) & (USD Million)

Figure 11. ASEAN Based Company Insurtech Sharing Platform Revenue (2021-2032) & (USD Million)

Figure 12. India Based Company Insurtech Sharing Platform Revenue (2021-2032) & (USD Million)

Figure 13. Insurtech Sharing Platform Market Drivers

Figure 14. Factors Affecting Demand

Figure 15. World Insurtech Sharing Platform Consumption Value (2021-2032) & (USD Million)

Figure 16. World Insurtech Sharing Platform Consumption Value Market Share by Region (2021-2032)

Figure 17. United States Insurtech Sharing Platform Consumption Value (2021-2032) & (USD Million)

Figure 18. China Insurtech Sharing Platform Consumption Value (2021-2032) & (USD Million)

Figure 19. Europe Insurtech Sharing Platform Consumption Value (2021-2032) & (USD Million)

Figure 20. Japan Insurtech Sharing Platform Consumption Value (2021-2032) & (USD Million)

Million)

Figure 21. South Korea Insurtech Sharing Platform Consumption Value (2021-2032) & (USD Million)

Figure 22. ASEAN Insurtech Sharing Platform Consumption Value (2021-2032) & (USD Million)

Figure 23. India Insurtech Sharing Platform Consumption Value (2021-2032) & (USD Million)

Figure 24. Producer Shipments of Insurtech Sharing Platform by Player Revenue (\$MM) and Market Share (%): 2025

Figure 25. Global Four-firm Concentration Ratios (CR4) for Insurtech Sharing Platform Markets in 2025

Figure 26. Global Four-firm Concentration Ratios (CR8) for Insurtech Sharing Platform Markets in 2025

Figure 27. United States VS China: Insurtech Sharing Platform Revenue Market Share Comparison (2021 & 2025 & 2032)

Figure 28. United States VS China: Insurtech Sharing Platform Consumption Value Market Share Comparison (2021 & 2025 & 2032)

Figure 29. World Insurtech Sharing Platform Market Size by Type, (USD Million), 2021 & 2025 & 2032

Figure 30. World Insurtech Sharing Platform Market Size Market Share by Type in 2025

Figure 31. Private Deployment Model

Figure 32. Cloud Platform Model

Figure 33. World Insurtech Sharing Platform Market Size Market Share by Type (2021-2032)

Figure 34. World Insurtech Sharing Platform Market Size by Transaction Volume, (USD Million), 2021 & 2025 & 2032

Figure 35. World Insurtech Sharing Platform Market Size Market Share by Transaction Volume in 2025

Figure 36. Small Platform

Figure 37. Medium Platform

Figure 38. Large Platform

Figure 39. World Insurtech Sharing Platform Market Size Market Share by Transaction Volume (2021-2032)

Figure 40. World Insurtech Sharing Platform Market Size by Functional Modules, (USD Million), 2021 & 2025 & 2032

Figure 41. World Insurtech Sharing Platform Market Size Market Share by Functional Modules in 2025

Figure 42. Basic Tool Type (Fewer Than 5 Functional Modules)

Figure 43. Comprehensive Business Platform Type (5-10 Functional Modules)

Figure 44. World Insurtech Sharing Platform Market Size Market Share by Functional Modules (2021-2032)

Figure 45. World Insurtech Sharing Platform Market Size by Application, (USD Million), 2021 & 2025 & 2032

Figure 46. World Insurtech Sharing Platform Market Size Market Share by Application in 2025

Figure 47. FinTech

Figure 48. Automotive & Mobility

Figure 49. Healthcare

Figure 50. Agriculture

Figure 51. Others

Figure 52. World Insurtech Sharing Platform Market Size Market Share by Application (2021-2032)

Figure 53. Insurtech Sharing Platform Industrial Chain

Figure 54. Methodology

Figure 55. Research Process and Data Source

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