

# Global K-12 Student Accident Insurance Market 2026 by Company, Regions, Type and Application, Forecast to 2032

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## Abstracts

According to our (Global Info Research) latest study, the global K-12 Student Accident Insurance market size was valued at US\$ 1864 million in 2025 and is forecast to a readjusted size of US\$ 2634 million by 2032 with a CAGR of 5.1% during review period.

K-12 student accident insurance is a system of insurance products specifically designed to protect students from kindergarten to high school (K-12) against accidental injuries sustained while at school or participating in school-organized activities. It typically covers risks such as medical expenses, accidental disability compensation, death benefits, dental injuries, and emergency medical transport. Some products also extend coverage to scenarios including school sports, off-campus activities, internships, and school bus accidents. This type of insurance usually exists as group insurance or school-wide coverage, but can also be purchased voluntarily by parents. Its core function is to provide risk protection for students, reduce legal liability risks for schools, and establish a basic safety guarantee mechanism for the education system.

The K-12 student accident insurance industry is poised for stable growth and structural upgrades, driven primarily by rising global education penetration rates, stricter campus safety regulations, increased extracurricular sports and activities, and continuously rising medical costs. Meanwhile, governments worldwide are increasingly demanding greater responsibility for campus safety and insurance coverage, significantly increasing the need for risk transfer among schools and parents. Simultaneously, the integration of digital insurance platforms, online claims processing, AI-powered risk assessment, and campus safety management systems is driving the industry's transformation from traditional 'post-event compensation insurance' to a 'data-driven risk management system.' Future growth will focus on emerging education markets in the Asia-Pacific

region, upgrades to mature insurance systems in North America, and expansion into compliance-driven markets in Europe. The industry as a whole will move towards higher coverage, stronger compliance, and digital operations.

This report is a detailed and comprehensive analysis for global K-12 Student Accident 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 K-12 Student Accident Insurance market size and forecasts, in consumption value (\$ Million), 2021-2032

Global K-12 Student Accident Insurance market size and forecasts by region and country, in consumption value (\$ Million), 2021-2032

Global K-12 Student Accident Insurance market size and forecasts, by Type and by Application, in consumption value (\$ Million), 2021-2032

Global K-12 Student Accident Insurance 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 K-12 Student Accident 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 K-12 Student Accident 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 K&K Insurance, Philadelphia Insurance Companies (PHLY), Amwins, K-12 Special Markets, AG Specialty Insurance, Wellfleet Group, Chubb Insurance, SiriusPoint, Gallagher Student Health & Special Risk, Health Special Risk, etc.

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

### Market segmentation

K-12 Student Accident Insurance 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

- School Unified Purchase

- Self-purchase

### Market segment by Product Structure

- Single Accident Insurance

- Annual Comprehensive Insurance

### Market segment by Coverage Scope

- Basic Accidental Medical Coverage

- Accidental Disability/Death Coverage

- Others

## Market segment by Application

Student

Student Athlete

Others

## Market segment by players, this report covers

K&K Insurance

Philadelphia Insurance Companies (PHLY)

Amwins

K-12 Special Markets

AG Specialty Insurance

Wellfleet Group

Chubb Insurance

SiriusPoint

Gallagher Student Health & Special Risk

Health Special Risk

Allianz Partners

AXA

Zurich Insurance Group

Mitsui Sumitomo Insurance

Sompo Japan Insurance

Tokio Marine Nichido

Samsung Fire & Marine Insurance

DB Insurance

Ping An Insurance (Group) Company of China, Ltd.

China Life Insurance Company Limited

China Pacific Insurance (Group) Co., Ltd.

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 K-12 Student Accident Insurance product scope, market overview, market estimation caveats and base year.

Chapter 2, to profile the top players of K-12 Student Accident Insurance, with revenue, gross margin, and global market share of K-12 Student Accident Insurance from 2021 to 2026.

Chapter 3, the K-12 Student Accident 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 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 K-12 Student Accident Insurance 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 K-12 Student Accident Insurance.

Chapter 13, to describe K-12 Student Accident Insurance research findings and conclusion.

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