

Global Long Term Personal Income Insurance Supply, Demand and Key Producers, 2026-2032

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Abstracts

The global Long Term Personal Income Insurance market size is expected to reach \$ 15814 million by 2032, rising at a market growth of 5.3% CAGR during the forecast period (2026-2032).

Long term personal income insurance is a product that provides long-term income replacement protection, even until retirement age, when the insured suffers from a prolonged loss of earning capacity due to illness, accident, or long-term disability. This insurance typically takes effect after short-term disability insurance, and pays the insured a certain percentage of their income monthly as stipulated in the contract, ensuring a basic standard of living, debt repayment, and family financial stability during prolonged periods of inability to work. Its core function is to financialize the 'risk of long-term loss of earning capacity,' replacing wage income through a long-term cash flow compensation mechanism. It is one of the most important long-term protection tools in personal risk management systems and is widely used in employer benefit systems in developed countries and in private insurance planning for high-income individuals.

The future development of long-term personal income insurance shows a trend of stable growth but accelerated structural evolution. The core driving force comes from the long term income uncertainty brought about by global population aging, rising incidence of chronic diseases, and extended working lifespan. At the same time, the gradual weakening of traditional corporate pensions and long-term employee benefits forces individuals to rely more on commercial insurance to fill the long-term income risk gap. On the other hand, the expansion of remote work and freelancing has transformed the risk of long-term income interruption from a 'few occupational issues' into a 'widespread social risk.' In the future, this market will gradually evolve from the traditional fixed-sum payout model to a comprehensive income protection system integrating AI-driven

dynamic pricing, health data-driven underwriting, and pension/long-term care insurance. In North America, Europe, and Australia, this product will continue to maintain mature and stable growth, while in Asia and emerging markets, it is in the early stages of accelerated penetration, possessing strong structural expansion potential in the long term.

This report studies the global Long Term Personal Income Insurance demand, key companies, and key regions.

This report is a detailed and comprehensive analysis of the world market for Long Term Personal Income Insurance, 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 Long Term Personal Income Insurance that contribute to its increasing demand across many markets.

Highlights and key features of the study

Global Long Term Personal Income Insurance total market, 2021-2032, (USD Million)

Global Long Term Personal Income Insurance total market by region & country, CAGR, 2021-2032, (USD Million)

U.S. VS China: Long Term Personal Income Insurance total market, key domestic companies, and share, (USD Million)

Global Long Term Personal Income Insurance revenue by player, revenue and market share 2021-2026, (USD Million)

Global Long Term Personal Income Insurance total market by Type, CAGR, 2021-2032, (USD Million)

Global Long Term Personal Income Insurance total market by Application, CAGR, 2021-2032, (USD Million)

This report profiles major players in the global Long Term Personal Income 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 Canara HSBC Life Insurance, Ant Group, Royal London, Vitality, Cirencester Friendly Society, Guardian Life, MetLife, Principal Financial Group, Sun Life Financial, Sompo Japan, 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 Long Term Personal Income Insurance 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 Long Term Personal Income Insurance Market, By Region:

United States

China

Europe

Japan

South Korea

ASEAN

India

Rest of World

Global Long Term Personal Income Insurance Market, Segmentation by Type:

One Time Payment

Installment Payment

Global Long Term Personal Income Insurance Market, Segmentation by Coverage Period:

2-5 Years

5-10 Years

>10 Years

Global Long Term Personal Income Insurance Market, Segmentation by Compensation Structure:

Fixed Amount Compensation

Income Percentage Compensation

Tiered Compensation

Global Long Term Personal Income Insurance Market, Segmentation by Application:

Employer-sponsored Group Long-term Protection

Individual Commercial Long-term Insurance

Companies Profiled:

Canara HSBC Life Insurance

Ant Group

Royal London

Vitality

Cirencester Friendly Society

Guardian Life

MetLife

Principal Financial Group

Sun Life Financial

Sompo Japan

Tokio Marine

Samsung Fire & Marine Insurance

DB Insurance

Aviva

AAMI

DNB

Legal & General

Zurich Ireland

TAL

AIA Insurance

Asteya

Income Insurance

Manulife

ICICI Prulife

Key Questions Answered

1. How big is the global Long Term Personal Income Insurance market?
2. What is the demand of the global Long Term Personal Income Insurance market?
3. What is the year over year growth of the global Long Term Personal Income

Insurance market?

4. What is the total value of the global Long Term Personal Income Insurance market?
5. Who are the Major Players in the global Long Term Personal Income Insurance market?
6. What are the growth factors driving the market demand?

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