

Global Personal Auto 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 Personal Auto Insurance market size was valued at US\$ 661571 million in 2025 and is forecast to a readjusted size of US\$ 1020082 million by 2032 with a CAGR of 6.4% during review period.

Personal auto insurance refers to risk protection and financial compensation services for privately owned motor vehicles such as cars, SUVs, and light trucks. By charging premiums, it provides financial compensation when the insured vehicle is involved in a traffic accident, theft, natural disaster, or third-party liability claims. This type of insurance typically includes a combination of third-party liability insurance, vehicle damage insurance, comprehensive coverage, and passenger liability insurance, meeting both the legally mandated minimum insurance requirements and allowing for the expansion of commercial insurance terms according to the owner's needs, providing comprehensive risk protection for personal transportation. In the global insurance system, personal auto insurance, as a core component of property and casualty insurance (P&C), is of great significance to consumers' financial stability and public road safety. This product reduces potential economic losses for car owners through risk sharing and compensation mechanisms, while simultaneously promoting awareness of responsible vehicle use and the standardized development of the insurance market. The global personal auto insurance gross margin is projected to be approximately 25% in 2025.

The global personal auto insurance market is expected to continue expanding in 2025, benefiting from the steady growth in motor vehicle ownership, increasing insurance awareness, and advancements in pricing and risk management technologies by

insurers. With rising middle-class incomes and accelerated urbanization in emerging markets, personal car ownership has increased significantly, directly driving a rigid demand for auto insurance. Simultaneously, the application of smart pricing models, telematics, and big data analytics has improved underwriting profitability and enhanced user experience. Furthermore, increasingly stringent traffic safety regulations and mandatory insurance requirements globally have provided a stable foundation for market premium income. Industry innovation continues to deepen, with insurance technology driving digital sales and claims, thereby reducing operating costs and increasing market penetration. Many insurance companies have attracted younger consumers through mobile applications, online direct sales, and usage-based pricing schemes. The widespread adoption of electric and connected vehicles has also opened up new insurance segments, prompting traditional products to evolve towards greater intelligence and personalization. Despite the promising market prospects, the personal auto insurance industry faces multiple challenges. On the one hand, claims costs are increasing due to the rising frequency of natural disasters, extreme weather events, and traffic accidents, compressing underwriting profit margins. At the same time, persistent inflation and high vehicle repair costs are driving up claims expenditures, requiring insurance companies to maintain profitability through more precise risk pricing and reinsurance arrangements. On the other hand, fierce market competition has driven down rates, posing a threat to traditional insurance companies from emerging technology-driven insurers and multi-channel competition. Furthermore, with the promotion of autonomous driving and connected car technologies, data privacy and cybersecurity risks are becoming increasingly prominent, requiring institutional innovation and regulatory support. Differences in insurance regulatory policies across different countries and regions also increase the compliance complexity of cross-border operations. On the downstream demand side, consumers' focus on auto insurance is gradually shifting from basic liability coverage to more comprehensive protection plans, such as full coverage, no-collision discounts, accident rescue, and rental compensation. Digital user experience and personalized products have become key factors in attracting customers. As vehicle usage behavior data is more widely incorporated into pricing models, behavior-based insurance and dynamic rate systems are gaining market favor. In the coming years, insurance companies will place greater emphasis on cooperation with connected car companies, automakers, and technology companies to achieve risk prediction and precision marketing through data sharing. Overall, the personal auto insurance market will continue to be vibrant, providing vehicle owners with smarter and more tailored risk protection services.

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

Global Personal Auto Insurance market size and forecasts by region and country, in consumption value (\$ Million), 2021-2032

Global Personal Auto Insurance market size and forecasts, by Type and by Application, in consumption value (\$ Million), 2021-2032

Global Personal Auto 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 Personal Auto 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 Personal Auto 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 Progressive Corporation, AXA, Sompo Japan, Tokyo Marine, Travelers Group, Liberty Mutual Group, Zurich Insurance, Nationwide, Mitsui Sumitomo Insurance (MS&AD), Aviva, etc.

This report also provides key insights about market drivers, restraints, opportunities,

new product launches or approvals.

Market segmentation

Personal Auto 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

Third?Party Liability

Collision Coverage

Comprehensive Coverage

Others

Market segment By Policy Type

Compulsory Insurance

Voluntary/Commercial Insurance

Usage?Based Insurance

Others

Market segment By Distribution Channel

Direct Online

Agents/Brokers

Bancassurance

Others

Market segment by Application

Passenger Cars

Light Trucks

SUVs

Others

Market segment by players, this report covers

Progressive Corporation

AXA

Sompo Japan

Tokyo Marine

Travelers Group

Liberty Mutual Group

Zurich Insurance

Nationwide

Mitsui Sumitomo Insurance (MS&AD)

Aviva

Berkshire Hathaway (including GEICO)

Old Republic International

Auto-Owners Group

Generali Group

MAPFRE

Chubb

AmTrust NGH

CPIC

Ping An Insurance

PICC

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 Personal Auto Insurance product scope, market overview, market estimation caveats and base year.

Chapter 2, to profile the top players of Personal Auto Insurance, with revenue, gross margin, and global market share of Personal Auto Insurance from 2021 to 2026.

Chapter 3, the Personal Auto 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 Personal Auto 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 Personal Auto Insurance.

Chapter 13, to describe Personal Auto Insurance research findings and conclusion.

Contents

1 MARKET OVERVIEW

1.1 Product Overview and Scope

1.2 Market Estimation Caveats and Base Year

1.3 Classification of Personal Auto Insurance by Type

1.3.1 Overview: Global Personal Auto Insurance Market Size by Type: 2021 Versus 2025 Versus 2032

1.3.2 Global Personal Auto Insurance Consumption Value Market Share by Type in 2025

1.3.3 Third-Party Liability

1.3.4 Collision Coverage

1.3.5 Comprehensive Coverage

1.3.6 Others

1.4 Classification of Personal Auto Insurance By Policy Type

1.4.1 Overview: Global Personal Auto Insurance Market Size By Policy Type: 2021 Versus 2025 Versus 2032

1.4.2 Global Personal Auto Insurance Consumption Value Market Share By Policy Type in 2025

1.4.3 Compulsory Insurance

1.4.4 Voluntary/Commercial Insurance

1.4.5 Usage-Based Insurance

1.4.6 Others

1.5 Classification of Personal Auto Insurance By Distribution Channel

1.5.1 Overview: Global Personal Auto Insurance Market Size By Distribution Channel: 2021 Versus 2025 Versus 2032

1.5.2 Global Personal Auto Insurance Consumption Value Market Share By Distribution Channel in 2025

1.5.3 Direct Online

1.5.4 Agents/Brokers

1.5.5 Bancassurance

1.5.6 Others

1.6 Global Personal Auto Insurance Market by Application

1.6.1 Overview: Global Personal Auto Insurance Market Size by Application: 2021 Versus 2025 Versus 2032

1.6.2 Passenger Cars

1.6.3 Light Trucks

1.6.4 SUVs

- 1.6.5 Others
- 1.7 Global Personal Auto Insurance Market Size & Forecast
- 1.8 Global Personal Auto Insurance Market Size and Forecast by Region
 - 1.8.1 Global Personal Auto Insurance Market Size by Region: 2021 VS 2025 VS 2032
 - 1.8.2 Global Personal Auto Insurance Market Size by Region, (2021-2032)
 - 1.8.3 North America Personal Auto Insurance Market Size and Prospect (2021-2032)
 - 1.8.4 Europe Personal Auto Insurance Market Size and Prospect (2021-2032)
 - 1.8.5 Asia-Pacific Personal Auto Insurance Market Size and Prospect (2021-2032)
 - 1.8.6 South America Personal Auto Insurance Market Size and Prospect (2021-2032)
 - 1.8.7 Middle East & Africa Personal Auto Insurance Market Size and Prospect (2021-2032)

2 COMPANY PROFILES

- 2.1 Progressive Corporation
 - 2.1.1 Progressive Corporation Details
 - 2.1.2 Progressive Corporation Major Business
 - 2.1.3 Progressive Corporation Personal Auto Insurance Product and Solutions
 - 2.1.4 Progressive Corporation Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 2.1.5 Progressive Corporation Recent Developments and Future Plans
- 2.2 AXA
 - 2.2.1 AXA Details
 - 2.2.2 AXA Major Business
 - 2.2.3 AXA Personal Auto Insurance Product and Solutions
 - 2.2.4 AXA Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 2.2.5 AXA Recent Developments and Future Plans
- 2.3 Sompo Japan
 - 2.3.1 Sompo Japan Details
 - 2.3.2 Sompo Japan Major Business
 - 2.3.3 Sompo Japan Personal Auto Insurance Product and Solutions
 - 2.3.4 Sompo Japan Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 2.3.5 Sompo Japan Recent Developments and Future Plans
- 2.4 Tokyo Marine
 - 2.4.1 Tokyo Marine Details
 - 2.4.2 Tokyo Marine Major Business
 - 2.4.3 Tokyo Marine Personal Auto Insurance Product and Solutions

2.4.4 Tokyo Marine Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.4.5 Tokyo Marine Recent Developments and Future Plans

2.5 Travelers Group

2.5.1 Travelers Group Details

2.5.2 Travelers Group Major Business

2.5.3 Travelers Group Personal Auto Insurance Product and Solutions

2.5.4 Travelers Group Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.5.5 Travelers Group Recent Developments and Future Plans

2.6 Liberty Mutual Group

2.6.1 Liberty Mutual Group Details

2.6.2 Liberty Mutual Group Major Business

2.6.3 Liberty Mutual Group Personal Auto Insurance Product and Solutions

2.6.4 Liberty Mutual Group Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.6.5 Liberty Mutual Group Recent Developments and Future Plans

2.7 Zurich Insurance

2.7.1 Zurich Insurance Details

2.7.2 Zurich Insurance Major Business

2.7.3 Zurich Insurance Personal Auto Insurance Product and Solutions

2.7.4 Zurich Insurance Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.7.5 Zurich Insurance Recent Developments and Future Plans

2.8 Nationwide

2.8.1 Nationwide Details

2.8.2 Nationwide Major Business

2.8.3 Nationwide Personal Auto Insurance Product and Solutions

2.8.4 Nationwide Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.8.5 Nationwide Recent Developments and Future Plans

2.9 Mitsui Sumitomo Insurance (MS&AD)

2.9.1 Mitsui Sumitomo Insurance (MS&AD) Details

2.9.2 Mitsui Sumitomo Insurance (MS&AD) Major Business

2.9.3 Mitsui Sumitomo Insurance (MS&AD) Personal Auto Insurance Product and Solutions

2.9.4 Mitsui Sumitomo Insurance (MS&AD) Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.9.5 Mitsui Sumitomo Insurance (MS&AD) Recent Developments and Future Plans

2.10 Aviva

2.10.1 Aviva Details

2.10.2 Aviva Major Business

2.10.3 Aviva Personal Auto Insurance Product and Solutions

2.10.4 Aviva Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.10.5 Aviva Recent Developments and Future Plans

2.11 Berkshire Hathaway (including GEICO)

2.11.1 Berkshire Hathaway (including GEICO) Details

2.11.2 Berkshire Hathaway (including GEICO) Major Business

2.11.3 Berkshire Hathaway (including GEICO) Personal Auto Insurance Product and Solutions

2.11.4 Berkshire Hathaway (including GEICO) Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.11.5 Berkshire Hathaway (including GEICO) Recent Developments and Future Plans

2.12 Old Republic International

2.12.1 Old Republic International Details

2.12.2 Old Republic International Major Business

2.12.3 Old Republic International Personal Auto Insurance Product and Solutions

2.12.4 Old Republic International Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.12.5 Old Republic International Recent Developments and Future Plans

2.13 Auto-Owners Group

2.13.1 Auto-Owners Group Details

2.13.2 Auto-Owners Group Major Business

2.13.3 Auto-Owners Group Personal Auto Insurance Product and Solutions

2.13.4 Auto-Owners Group Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.13.5 Auto-Owners Group Recent Developments and Future Plans

2.14 Generali Group

2.14.1 Generali Group Details

2.14.2 Generali Group Major Business

2.14.3 Generali Group Personal Auto Insurance Product and Solutions

2.14.4 Generali Group Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)

2.14.5 Generali Group Recent Developments and Future Plans

2.15 MAPFRE

2.15.1 MAPFRE Details

2.15.2 MAPFRE Major Business

- 2.15.3 MAPFRE Personal Auto Insurance Product and Solutions
- 2.15.4 MAPFRE Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 2.15.5 MAPFRE Recent Developments and Future Plans
- 2.16 Chubb
 - 2.16.1 Chubb Details
 - 2.16.2 Chubb Major Business
 - 2.16.3 Chubb Personal Auto Insurance Product and Solutions
 - 2.16.4 Chubb Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 2.16.5 Chubb Recent Developments and Future Plans
- 2.17 AmTrust NGH
 - 2.17.1 AmTrust NGH Details
 - 2.17.2 AmTrust NGH Major Business
 - 2.17.3 AmTrust NGH Personal Auto Insurance Product and Solutions
 - 2.17.4 AmTrust NGH Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 2.17.5 AmTrust NGH Recent Developments and Future Plans
- 2.18 CPIC
 - 2.18.1 CPIC Details
 - 2.18.2 CPIC Major Business
 - 2.18.3 CPIC Personal Auto Insurance Product and Solutions
 - 2.18.4 CPIC Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 2.18.5 CPIC Recent Developments and Future Plans
- 2.19 Ping An Insurance
 - 2.19.1 Ping An Insurance Details
 - 2.19.2 Ping An Insurance Major Business
 - 2.19.3 Ping An Insurance Personal Auto Insurance Product and Solutions
 - 2.19.4 Ping An Insurance Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 2.19.5 Ping An Insurance Recent Developments and Future Plans
- 2.20 PICC
 - 2.20.1 PICC Details
 - 2.20.2 PICC Major Business
 - 2.20.3 PICC Personal Auto Insurance Product and Solutions
 - 2.20.4 PICC Personal Auto Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 2.20.5 PICC Recent Developments and Future Plans

3 MARKET COMPETITION, BY PLAYERS

- 3.1 Global Personal Auto Insurance Revenue and Share by Players (2021-2026)
- 3.2 Market Share Analysis (2025)
 - 3.2.1 Market Share of Personal Auto Insurance by Company Revenue
 - 3.2.2 Top 3 Personal Auto Insurance Players Market Share in 2025
 - 3.2.3 Top 6 Personal Auto Insurance Players Market Share in 2025
- 3.3 Personal Auto Insurance Market: Overall Company Footprint Analysis
 - 3.3.1 Personal Auto Insurance Market: Region Footprint
 - 3.3.2 Personal Auto Insurance Market: Company Product Type Footprint
 - 3.3.3 Personal Auto Insurance Market: Company Product Application Footprint
- 3.4 New Market Entrants and Barriers to Market Entry
- 3.5 Mergers, Acquisition, Agreements, and Collaborations

4 MARKET SIZE SEGMENT BY TYPE

- 4.1 Global Personal Auto Insurance Consumption Value and Market Share by Type (2021-2026)
- 4.2 Global Personal Auto Insurance Market Forecast by Type (2027-2032)

5 MARKET SIZE SEGMENT BY APPLICATION

- 5.1 Global Personal Auto Insurance Consumption Value Market Share by Application (2021-2026)
- 5.2 Global Personal Auto Insurance Market Forecast by Application (2027-2032)

6 NORTH AMERICA

- 6.1 North America Personal Auto Insurance Consumption Value by Type (2021-2032)
- 6.2 North America Personal Auto Insurance Market Size by Application (2021-2032)
- 6.3 North America Personal Auto Insurance Market Size by Country
 - 6.3.1 North America Personal Auto Insurance Consumption Value by Country (2021-2032)
 - 6.3.2 United States Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 6.3.3 Canada Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 6.3.4 Mexico Personal Auto Insurance Market Size and Forecast (2021-2032)

7 EUROPE

- 7.1 Europe Personal Auto Insurance Consumption Value by Type (2021-2032)
- 7.2 Europe Personal Auto Insurance Consumption Value by Application (2021-2032)
- 7.3 Europe Personal Auto Insurance Market Size by Country
 - 7.3.1 Europe Personal Auto Insurance Consumption Value by Country (2021-2032)
 - 7.3.2 Germany Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 7.3.3 France Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 7.3.4 United Kingdom Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 7.3.5 Russia Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 7.3.6 Italy Personal Auto Insurance Market Size and Forecast (2021-2032)

8 ASIA-PACIFIC

- 8.1 Asia-Pacific Personal Auto Insurance Consumption Value by Type (2021-2032)
- 8.2 Asia-Pacific Personal Auto Insurance Consumption Value by Application (2021-2032)
- 8.3 Asia-Pacific Personal Auto Insurance Market Size by Region
 - 8.3.1 Asia-Pacific Personal Auto Insurance Consumption Value by Region (2021-2032)
 - 8.3.2 China Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 8.3.3 Japan Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 8.3.4 South Korea Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 8.3.5 India Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 8.3.6 Southeast Asia Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 8.3.7 Australia Personal Auto Insurance Market Size and Forecast (2021-2032)

9 SOUTH AMERICA

- 9.1 South America Personal Auto Insurance Consumption Value by Type (2021-2032)
- 9.2 South America Personal Auto Insurance Consumption Value by Application (2021-2032)
- 9.3 South America Personal Auto Insurance Market Size by Country
 - 9.3.1 South America Personal Auto Insurance Consumption Value by Country (2021-2032)
 - 9.3.2 Brazil Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 9.3.3 Argentina Personal Auto Insurance Market Size and Forecast (2021-2032)

10 MIDDLE EAST & AFRICA

- 10.1 Middle East & Africa Personal Auto Insurance Consumption Value by Type (2021-2032)
- 10.2 Middle East & Africa Personal Auto Insurance Consumption Value by Application (2021-2032)
- 10.3 Middle East & Africa Personal Auto Insurance Market Size by Country
 - 10.3.1 Middle East & Africa Personal Auto Insurance Consumption Value by Country (2021-2032)
 - 10.3.2 Turkey Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 10.3.3 Saudi Arabia Personal Auto Insurance Market Size and Forecast (2021-2032)
 - 10.3.4 UAE Personal Auto Insurance Market Size and Forecast (2021-2032)

11 MARKET DYNAMICS

- 11.1 Personal Auto Insurance Market Drivers
- 11.2 Personal Auto Insurance Market Restraints
- 11.3 Personal Auto Insurance Trends Analysis
- 11.4 Porters Five Forces Analysis
 - 11.4.1 Threat of New Entrants
 - 11.4.2 Bargaining Power of Suppliers
 - 11.4.3 Bargaining Power of Buyers
 - 11.4.4 Threat of Substitutes
 - 11.4.5 Competitive Rivalry

12 INDUSTRY CHAIN ANALYSIS

- 12.1 Personal Auto Insurance Industry Chain
- 12.2 Personal Auto Insurance Upstream Analysis
- 12.3 Personal Auto Insurance Midstream Analysis
- 12.4 Personal Auto Insurance Downstream Analysis

13 RESEARCH FINDINGS AND CONCLUSION

14 APPENDIX

- 14.1 Methodology
- 14.2 Research Process and Data Source
- 14.3 Disclaimer

List Of Tables

LIST OF TABLES

Table 1. Global Personal Auto Insurance Consumption Value by Type, (USD Million), 2021 & 2025 & 2032

Table 2. Global Personal Auto Insurance Consumption Value By Policy Type, (USD Million), 2021 & 2025 & 2032

Table 3. Global Personal Auto Insurance Consumption Value By Distribution Channel, (USD Million), 2021 & 2025 & 2032

Table 4. Global Personal Auto Insurance Consumption Value by Application, (USD Million), 2021 & 2025 & 2032

Table 5. Global Personal Auto Insurance Consumption Value by Region (2021-2026) & (USD Million)

Table 6. Global Personal Auto Insurance Consumption Value by Region (2027-2032) & (USD Million)

Table 7. Progressive Corporation Company Information, Head Office, and Major Competitors

Table 8. Progressive Corporation Major Business

Table 9. Progressive Corporation Personal Auto Insurance Product and Solutions

Table 10. Progressive Corporation Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)

Table 11. Progressive Corporation Recent Developments and Future Plans

Table 12. AXA Company Information, Head Office, and Major Competitors

Table 13. AXA Major Business

Table 14. AXA Personal Auto Insurance Product and Solutions

Table 15. AXA Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)

Table 16. AXA Recent Developments and Future Plans

Table 17. Sompo Japan Company Information, Head Office, and Major Competitors

Table 18. Sompo Japan Major Business

Table 19. Sompo Japan Personal Auto Insurance Product and Solutions

Table 20. Sompo Japan Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)

Table 21. Tokyo Marine Company Information, Head Office, and Major Competitors

Table 22. Tokyo Marine Major Business

Table 23. Tokyo Marine Personal Auto Insurance Product and Solutions

Table 24. Tokyo Marine Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)

- Table 25. Tokyo Marine Recent Developments and Future Plans
- Table 26. Travelers Group Company Information, Head Office, and Major Competitors
- Table 27. Travelers Group Major Business
- Table 28. Travelers Group Personal Auto Insurance Product and Solutions
- Table 29. Travelers Group Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)
- Table 30. Travelers Group Recent Developments and Future Plans
- Table 31. Liberty Mutual Group Company Information, Head Office, and Major Competitors
- Table 32. Liberty Mutual Group Major Business
- Table 33. Liberty Mutual Group Personal Auto Insurance Product and Solutions
- Table 34. Liberty Mutual Group Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)
- Table 35. Liberty Mutual Group Recent Developments and Future Plans
- Table 36. Zurich Insurance Company Information, Head Office, and Major Competitors
- Table 37. Zurich Insurance Major Business
- Table 38. Zurich Insurance Personal Auto Insurance Product and Solutions
- Table 39. Zurich Insurance Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)
- Table 40. Zurich Insurance Recent Developments and Future Plans
- Table 41. Nationwide Company Information, Head Office, and Major Competitors
- Table 42. Nationwide Major Business
- Table 43. Nationwide Personal Auto Insurance Product and Solutions
- Table 44. Nationwide Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)
- Table 45. Nationwide Recent Developments and Future Plans
- Table 46. Mitsui Sumitomo Insurance (MS&AD) Company Information, Head Office, and Major Competitors
- Table 47. Mitsui Sumitomo Insurance (MS&AD) Major Business
- Table 48. Mitsui Sumitomo Insurance (MS&AD) Personal Auto Insurance Product and Solutions
- Table 49. Mitsui Sumitomo Insurance (MS&AD) Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)
- Table 50. Mitsui Sumitomo Insurance (MS&AD) Recent Developments and Future Plans
- Table 51. Aviva Company Information, Head Office, and Major Competitors
- Table 52. Aviva Major Business
- Table 53. Aviva Personal Auto Insurance Product and Solutions
- Table 54. Aviva Personal Auto Insurance Revenue (USD Million), Gross Margin and

Market Share (2021-2026)

Table 55. Aviva Recent Developments and Future Plans

Table 56. Berkshire Hathaway (including GEICO) Company Information, Head Office, and Major Competitors

Table 57. Berkshire Hathaway (including GEICO) Major Business

Table 58. Berkshire Hathaway (including GEICO) Personal Auto Insurance Product and Solutions

Table 59. Berkshire Hathaway (including GEICO) Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)

Table 60. Berkshire Hathaway (including GEICO) Recent Developments and Future Plans

Table 61. Old Republic International Company Information, Head Office, and Major Competitors

Table 62. Old Republic International Major Business

Table 63. Old Republic International Personal Auto Insurance Product and Solutions

Table 64. Old Republic International Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)

Table 65. Old Republic International Recent Developments and Future Plans

Table 66. Auto-Owners Group Company Information, Head Office, and Major Competitors

Table 67. Auto-Owners Group Major Business

Table 68. Auto-Owners Group Personal Auto Insurance Product and Solutions

Table 69. Auto-Owners Group Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)

Table 70. Auto-Owners Group Recent Developments and Future Plans

Table 71. Generali Group Company Information, Head Office, and Major Competitors

Table 72. Generali Group Major Business

Table 73. Generali Group Personal Auto Insurance Product and Solutions

Table 74. Generali Group Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)

Table 75. Generali Group Recent Developments and Future Plans

Table 76. MAPFRE Company Information, Head Office, and Major Competitors

Table 77. MAPFRE Major Business

Table 78. MAPFRE Personal Auto Insurance Product and Solutions

Table 79. MAPFRE Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)

Table 80. MAPFRE Recent Developments and Future Plans

Table 81. Chubb Company Information, Head Office, and Major Competitors

Table 82. Chubb Major Business

- Table 83. Chubb Personal Auto Insurance Product and Solutions
- Table 84. Chubb Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)
- Table 85. Chubb Recent Developments and Future Plans
- Table 86. AmTrust NGH Company Information, Head Office, and Major Competitors
- Table 87. AmTrust NGH Major Business
- Table 88. AmTrust NGH Personal Auto Insurance Product and Solutions
- Table 89. AmTrust NGH Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)
- Table 90. AmTrust NGH Recent Developments and Future Plans
- Table 91. CPIC Company Information, Head Office, and Major Competitors
- Table 92. CPIC Major Business
- Table 93. CPIC Personal Auto Insurance Product and Solutions
- Table 94. CPIC Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)
- Table 95. CPIC Recent Developments and Future Plans
- Table 96. Ping An Insurance Company Information, Head Office, and Major Competitors
- Table 97. Ping An Insurance Major Business
- Table 98. Ping An Insurance Personal Auto Insurance Product and Solutions
- Table 99. Ping An Insurance Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)
- Table 100. Ping An Insurance Recent Developments and Future Plans
- Table 101. PICC Company Information, Head Office, and Major Competitors
- Table 102. PICC Major Business
- Table 103. PICC Personal Auto Insurance Product and Solutions
- Table 104. PICC Personal Auto Insurance Revenue (USD Million), Gross Margin and Market Share (2021-2026)
- Table 105. PICC Recent Developments and Future Plans
- Table 106. Global Personal Auto Insurance Revenue (USD Million) by Players (2021-2026)
- Table 107. Global Personal Auto Insurance Revenue Share by Players (2021-2026)
- Table 108. Breakdown of Personal Auto Insurance by Company Type (Tier 1, Tier 2, and Tier 3)
- Table 109. Market Position of Players in Personal Auto Insurance, (Tier 1, Tier 2, and Tier 3), Based on Revenue in 2025
- Table 110. Head Office of Key Personal Auto Insurance Players
- Table 111. Personal Auto Insurance Market: Company Product Type Footprint
- Table 112. Personal Auto Insurance Market: Company Product Application Footprint
- Table 113. Personal Auto Insurance New Market Entrants and Barriers to Market Entry

- Table 114. Personal Auto Insurance Mergers, Acquisition, Agreements, and Collaborations
- Table 115. Global Personal Auto Insurance Consumption Value (USD Million) by Type (2021-2026)
- Table 116. Global Personal Auto Insurance Consumption Value Share by Type (2021-2026)
- Table 117. Global Personal Auto Insurance Consumption Value Forecast by Type (2027-2032)
- Table 118. Global Personal Auto Insurance Consumption Value by Application (2021-2026)
- Table 119. Global Personal Auto Insurance Consumption Value Forecast by Application (2027-2032)
- Table 120. North America Personal Auto Insurance Consumption Value by Type (2021-2026) & (USD Million)
- Table 121. North America Personal Auto Insurance Consumption Value by Type (2027-2032) & (USD Million)
- Table 122. North America Personal Auto Insurance Consumption Value by Application (2021-2026) & (USD Million)
- Table 123. North America Personal Auto Insurance Consumption Value by Application (2027-2032) & (USD Million)
- Table 124. North America Personal Auto Insurance Consumption Value by Country (2021-2026) & (USD Million)
- Table 125. North America Personal Auto Insurance Consumption Value by Country (2027-2032) & (USD Million)
- Table 126. Europe Personal Auto Insurance Consumption Value by Type (2021-2026) & (USD Million)
- Table 127. Europe Personal Auto Insurance Consumption Value by Type (2027-2032) & (USD Million)
- Table 128. Europe Personal Auto Insurance Consumption Value by Application (2021-2026) & (USD Million)
- Table 129. Europe Personal Auto Insurance Consumption Value by Application (2027-2032) & (USD Million)
- Table 130. Europe Personal Auto Insurance Consumption Value by Country (2021-2026) & (USD Million)
- Table 131. Europe Personal Auto Insurance Consumption Value by Country (2027-2032) & (USD Million)
- Table 132. Asia-Pacific Personal Auto Insurance Consumption Value by Type (2021-2026) & (USD Million)
- Table 133. Asia-Pacific Personal Auto Insurance Consumption Value by Type

(2027-2032) & (USD Million)

Table 134. Asia-Pacific Personal Auto Insurance Consumption Value by Application (2021-2026) & (USD Million)

Table 135. Asia-Pacific Personal Auto Insurance Consumption Value by Application (2027-2032) & (USD Million)

Table 136. Asia-Pacific Personal Auto Insurance Consumption Value by Region (2021-2026) & (USD Million)

Table 137. Asia-Pacific Personal Auto Insurance Consumption Value by Region (2027-2032) & (USD Million)

Table 138. South America Personal Auto Insurance Consumption Value by Type (2021-2026) & (USD Million)

Table 139. South America Personal Auto Insurance Consumption Value by Type (2027-2032) & (USD Million)

Table 140. South America Personal Auto Insurance Consumption Value by Application (2021-2026) & (USD Million)

Table 141. South America Personal Auto Insurance Consumption Value by Application (2027-2032) & (USD Million)

Table 142. South America Personal Auto Insurance Consumption Value by Country (2021-2026) & (USD Million)

Table 143. South America Personal Auto Insurance Consumption Value by Country (2027-2032) & (USD Million)

Table 144. Middle East & Africa Personal Auto Insurance Consumption Value by Type (2021-2026) & (USD Million)

Table 145. Middle East & Africa Personal Auto Insurance Consumption Value by Type (2027-2032) & (USD Million)

Table 146. Middle East & Africa Personal Auto Insurance Consumption Value by Application (2021-2026) & (USD Million)

Table 147. Middle East & Africa Personal Auto Insurance Consumption Value by Application (2027-2032) & (USD Million)

Table 148. Middle East & Africa Personal Auto Insurance Consumption Value by Country (2021-2026) & (USD Million)

Table 149. Middle East & Africa Personal Auto Insurance Consumption Value by Country (2027-2032) & (USD Million)

Table 150. Global Key Players of Personal Auto Insurance Upstream (Raw Materials)

Table 151. Global Personal Auto Insurance Typical Customers

List Of Figures

LIST OF FIGURES

- Figure 1. Personal Auto Insurance Picture
- Figure 2. Global Personal Auto Insurance Consumption Value by Type, (USD Million), 2021 & 2025 & 2032
- Figure 3. Global Personal Auto Insurance Consumption Value Market Share by Type in 2025
- Figure 4. Third?Party Liability
- Figure 5. Collision Coverage
- Figure 6. Comprehensive Coverage
- Figure 7. Others
- Figure 8. Global Personal Auto Insurance Consumption Value By Policy Type, (USD Million), 2021 & 2025 & 2032
- Figure 9. Global Personal Auto Insurance Consumption Value Market Share By Policy Type in 2025
- Figure 10. Compulsory Insurance
- Figure 11. Voluntary/Commercial Insurance
- Figure 12. Usage?Based Insurance
- Figure 13. Others
- Figure 14. Global Personal Auto Insurance Consumption Value By Distribution Channel, (USD Million), 2021 & 2025 & 2032
- Figure 15. Global Personal Auto Insurance Consumption Value Market Share By Distribution Channel in 2025
- Figure 16. Direct Online
- Figure 17. Agents/Brokers
- Figure 18. Bancassurance
- Figure 19. Others
- Figure 20. Global Personal Auto Insurance Consumption Value by Application, (USD Million), 2021 & 2025 & 2032
- Figure 21. Personal Auto Insurance Consumption Value Market Share by Application in 2025
- Figure 22. Passenger Cars Picture
- Figure 23. Light Trucks Picture
- Figure 24. SUVs Picture
- Figure 25. Others Picture
- Figure 26. Global Personal Auto Insurance Consumption Value, (USD Million): 2021 & 2025 & 2032

- Figure 27. Global Personal Auto Insurance Consumption Value and Forecast (2021-2032) & (USD Million)
- Figure 28. Global Market Personal Auto Insurance Consumption Value (USD Million) Comparison by Region (2021 VS 2025 VS 2032)
- Figure 29. Global Personal Auto Insurance Consumption Value Market Share by Region (2021-2032)
- Figure 30. Global Personal Auto Insurance Consumption Value Market Share by Region in 2025
- Figure 31. North America Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)
- Figure 32. Europe Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)
- Figure 33. Asia-Pacific Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)
- Figure 34. South America Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)
- Figure 35. Middle East & Africa Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)
- Figure 36. Company Three Recent Developments and Future Plans
- Figure 37. Global Personal Auto Insurance Revenue Share by Players in 2025
- Figure 38. Personal Auto Insurance Market Share by Company Type (Tier 1, Tier 2, and Tier 3) in 2025
- Figure 39. Market Share of Personal Auto Insurance by Player Revenue in 2025
- Figure 40. Top 3 Personal Auto Insurance Players Market Share in 2025
- Figure 41. Top 6 Personal Auto Insurance Players Market Share in 2025
- Figure 42. Global Personal Auto Insurance Consumption Value Share by Type (2021-2026)
- Figure 43. Global Personal Auto Insurance Market Share Forecast by Type (2027-2032)
- Figure 44. Global Personal Auto Insurance Consumption Value Share by Application (2021-2026)
- Figure 45. Global Personal Auto Insurance Market Share Forecast by Application (2027-2032)
- Figure 46. North America Personal Auto Insurance Consumption Value Market Share by Type (2021-2032)
- Figure 47. North America Personal Auto Insurance Consumption Value Market Share by Application (2021-2032)
- Figure 48. North America Personal Auto Insurance Consumption Value Market Share by Country (2021-2032)
- Figure 49. United States Personal Auto Insurance Consumption Value (2021-2032) &

(USD Million)

Figure 50. Canada Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 51. Mexico Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 52. Europe Personal Auto Insurance Consumption Value Market Share by Type (2021-2032)

Figure 53. Europe Personal Auto Insurance Consumption Value Market Share by Application (2021-2032)

Figure 54. Europe Personal Auto Insurance Consumption Value Market Share by Country (2021-2032)

Figure 55. Germany Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 56. France Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 57. United Kingdom Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 58. Russia Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 59. Italy Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 60. Asia-Pacific Personal Auto Insurance Consumption Value Market Share by Type (2021-2032)

Figure 61. Asia-Pacific Personal Auto Insurance Consumption Value Market Share by Application (2021-2032)

Figure 62. Asia-Pacific Personal Auto Insurance Consumption Value Market Share by Region (2021-2032)

Figure 63. China Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 64. Japan Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 65. South Korea Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 66. India Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 67. Southeast Asia Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 68. Australia Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 69. South America Personal Auto Insurance Consumption Value Market Share by Type (2021-2032)

Figure 70. South America Personal Auto Insurance Consumption Value Market Share by Application (2021-2032)

Figure 71. South America Personal Auto Insurance Consumption Value Market Share by Country (2021-2032)

Figure 72. Brazil Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 73. Argentina Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 74. Middle East & Africa Personal Auto Insurance Consumption Value Market Share by Type (2021-2032)

Figure 75. Middle East & Africa Personal Auto Insurance Consumption Value Market Share by Application (2021-2032)

Figure 76. Middle East & Africa Personal Auto Insurance Consumption Value Market Share by Country (2021-2032)

Figure 77. Turkey Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 78. Saudi Arabia Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 79. UAE Personal Auto Insurance Consumption Value (2021-2032) & (USD Million)

Figure 80. Personal Auto Insurance Market Drivers

Figure 81. Personal Auto Insurance Market Restraints

Figure 82. Personal Auto Insurance Market Trends

Figure 83. Porters Five Forces Analysis

Figure 84. Personal Auto Insurance Industrial Chain

Figure 85. Methodology

Figure 86. Research Process and Data Source

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