

Global Public Transport 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 Public Transport Insurance market size was valued at US\$ 8077 million in 2025 and is forecast to a readjusted size of US\$ 12769 million by 2032 with a CAGR of 6.7% during review period.

Public Transport Insurance refers to risk protection products offered to passengers, operators, or assets using or operating public transport systems (such as buses, subways, intercity trains, ferries, etc.). It includes various insurance liabilities such as accident liability insurance, passenger accident insurance, third-party liability insurance, and operator liability insurance, aiming to reduce economic losses, share compensation liability, and improve the risk resilience of public transport systems in the event of accidents, injuries, or property damage. These products provide passengers with compensation for injury and medical expenses caused by accidents, and also provide operators with protection against third-party compensation and vehicle/facilities damage arising from traffic accidents, contributing to improved urban transportation safety and reliability. The global gross margin for Public Transport Insurance is projected to be approximately 15%-30% in 2025.

With rapid global urbanization and the continuous expansion of public transport systems, the market demand for public transport insurance continues to grow. The increased operational scale of urban rail transit, bus systems, and ferry services significantly increases accident risk exposure, while increasingly stringent regulatory compliance requirements drive operators to adopt comprehensive risk protection measures to reduce legal and compensation costs. Furthermore, the widespread adoption of new electric buses and intelligent connected vehicles has created demand

for insurance products with new risk types, such as technical failure liability insurance and cybersecurity liability insurance, thus providing opportunities for innovative product development. Market digitalization and the application of insurtech have also improved the accuracy of product pricing and risk control, helping insurance companies expand market coverage and improve service efficiency. Despite significant demand growth, the public transport insurance market faces severe profitability pressure and high payout risks. On the one hand, high accident payouts and complex risk assessments require insurance companies to rely on actuarial models and extensive data support to avoid losses; on the other hand, cross-border operations and different regulatory frameworks increase underwriting difficulties. Economic cyclical fluctuations, inflation, and rising payout costs also pose challenges to insurance product pricing and actuarial profitability. In addition, insufficient insurance awareness among operators and passengers, especially in some developing countries, limits product penetration. Continuous technological risks (such as autonomous driving system failures) and climate risks (such as accidents caused by heavy rain) are also potential loss factors that cannot be ignored in the market. The increasing emphasis on safety and passenger experience in public transportation places higher demands on passenger accident insurance and overall liability protection for operators. This is driving insurance companies to develop combined insurance solutions that integrate multiple functions, including accident coverage, legal liability, and operational interruption compensation. Meanwhile, with the development of shared mobility and on-demand transportation models, flexible, low-cost insurance products (such as short-term passenger insurance and per-trip insurance) are becoming increasingly popular. Insurance companies are collaborating with transportation operators and city management authorities to launch customized risk management solutions, providing refined protection services for different operating models, which helps enhance product attractiveness and market penetration.

This report is a detailed and comprehensive analysis for global Public Transport 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 Public Transport Insurance market size and forecasts, in consumption value (\$

Million), 2021-2032

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

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

Global Public Transport 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 Public Transport 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 Public Transport 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 Allianz SE, Zurich Insurance Group, AXA, American International Group (AIG), Chubb Limited, Liberty Mutual Insurance, Generali Group, Munich Re, Swiss Re, Travelers Insurance, etc.

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

Market segmentation

Public Transport 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

Liability Insurance

Passenger Accident Insurance

Physical Damage Insurance

Comprehensive/Package Insurance

Others

Market segment By Policy Type

Third?Party Liability

Accident & Injury

Property/Asset Damage

Technology/Cyber Risk

Others

Market segment By Distribution Channel

Direct Online

Agents/Brokers

Bancassurance

Others

Market segment by Application

Transit Operators

Government/Public Agencies

Individual Passengers

Fleet Owners/Leasing

Others

Market segment by players, this report covers

Allianz SE

Zurich Insurance Group

AXA

American International Group (AIG)

Chubb Limited

Liberty Mutual Insurance

Generali Group

Munich Re

Swiss Re

Travelers Insurance

RLI Corp

Lancer Insurance

Great American Insurance Group

Ping An Insurance

China Life Insurance

China Pacific Insurance

PICC Property & Casualty

Taikang Insurance Group

New China Life Insurance

Ping An Property & Casualty

Bank of China Insurance

China Taiping Insurance

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 Public Transport Insurance product scope, market overview, market estimation caveats and base year.

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

Chapter 3, the Public Transport 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 Public Transport 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 Public Transport Insurance.

Chapter 13, to describe Public Transport Insurance research findings and conclusion.

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