

Global Road Transport Insurance Supply, Demand and Key Producers, 2026-2032

<https://marketpublishers.com/r/G5C5E9D3D87EEN.html>

Date: April 2026

Pages: 173

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

ID: G5C5E9D3D87EEN

Abstracts

The global Road Transport Insurance market size is expected to reach \$ 53200 million by 2032, rising at a market growth of 10.1% CAGR during the forecast period (2026-2032).

Road Transport Insurance is an insurance product specifically designed to cover the risks associated with goods, vehicles, and related liabilities transported via road networks. When goods suffer loss, damage, theft, or third-party liability due to accidents during road transport, this type of insurance provides compensation to the insured according to the contract terms. It is typically part of cargo transport insurance and, along with air, sea, and rail transport insurance, forms part of a multimodal transport insurance system. This type of insurance aims to address risk exposure in road logistics, ensuring that companies can manage losses and maintain a stable cash flow during logistics delivery. The global gross margin for Road Transport Insurance is projected to be approximately 15%-30% in 2025.

With the continued global economic recovery and the expanding scale of freight circulation, especially given the dominant role of road freight in the global logistics system, the market demand for road transport insurance is steadily growing. The improvement of public road networks, the expansion of cross-border e-commerce activities, and increased awareness of supply chain risk management have increased the reliance of businesses and logistics service providers on transportation risk protection. As a core component of cargo transport insurance, road transport insurance provides a more reliable risk transfer tool for all parties involved in transportation by covering risks such as damage to goods, theft, and third-party liability. While the overall market continues to grow, road transport insurance faces challenges such as rising claims costs, increased complexity in claims settlement, and a changing policy

environment. Particularly in cross-border and multimodal transport scenarios, differences in regulations and claims standards across countries complicate risk assessment and policy execution. Furthermore, as cargo value increases and transport routes become more complex, insurance companies need to continuously improve their risk pricing and data analytics capabilities to maintain profitability. Downstream demand is evolving from traditional standard policies to more personalized and customized products, especially specific coverage for high-value, fragile goods, and dynamic pricing and real-time claims support integrated with technology. In addition, technologies such as IoT devices and blockchain are improving risk monitoring and claims efficiency, and it is expected that road transport insurance will be further integrated with smart logistics systems in the future to enhance supply chain transparency and risk response speed.

This report studies the global Road Transport Insurance demand, key companies, and key regions.

This report is a detailed and comprehensive analysis of the world market for Road Transport 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 Road Transport Insurance that contribute to its increasing demand across many markets.

Highlights and key features of the study

Global Road Transport Insurance total market, 2021-2032, (USD Million)

Global Road Transport Insurance total market by region & country, CAGR, 2021-2032, (USD Million)

U.S. VS China: Road Transport Insurance total market, key domestic companies, and share, (USD Million)

Global Road Transport Insurance revenue by player, revenue and market share 2021-2026, (USD Million)

Global Road Transport Insurance total market by Type, CAGR, 2021-2032, (USD Million)

Global Road Transport Insurance total market by Application, CAGR, 2021-2032, (USD Million)

This report profiles major players in the global Road 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, AXA SA, QBE Insurance Group, Zurich Insurance Group, AIG (American International Group), Chubb Limited, State Farm, Liberty Mutual

Group, Travelers Insurance, Berkshire Hathaway (GEICO), 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 Road Transport 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 Road Transport Insurance Market, By Region:

United States

China

Europe

Japan

South Korea

ASEAN

India

Rest of World

Global Road Transport Insurance Market, Segmentation by Type:

Cargo Insurance

Liability Insurance

Collision/Accident Insurance

Business Interruption

Others

Global Road Transport Insurance Market, Segmentation By Policyholder Type:

Commercial

Personal

Logistics Providers

E-commerce Platforms

Others

Global Road Transport Insurance Market, Segmentation By Distribution Channel:

Direct Online

Agents/Brokers

Bancassurance

Others

Global Road Transport Insurance Market, Segmentation by Application:

Personal

Commercial

Others

Companies Profiled:

Allianz SE

AXA SA

QBE Insurance Group

Zurich Insurance Group

AIG (American International Group)

Chubb Limited

State Farm

Liberty Mutual Group

Travelers Insurance

Berkshire Hathaway (GEICO)

Marsh & McLennan

Arthur J. Gallagher & Co.

Howden Insurance Brokers

Marsh Commercial

Amwins Group

M2 Assurance

Heath Crawford

Hensure

WRS Insurance Brokers

People's Insurance Company of China Property & Casualty Company Ltd.

China Taiping Insurance Group Co., Ltd.

China Pacific Property Insurance Co., Ltd.

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

China Reinsurance (Group) Corporation

China Export & Credit Insurance Corporation (Sinosure)

Huaxia Insurance Co., Ltd.

China United Property Insurance Co., Ltd.

Anhui Agricultural Insurance Co., Ltd.

China Pacific Insurance Group

Key Questions Answered

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

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