

Global Robotics Insurance Supply, Demand and Key Producers, 2026-2032

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Abstracts

The global Robotics Insurance market size is expected to reach \$ 711 million by 2032, rising at a market growth of 24.3% CAGR during the forecast period (2026-2032).

Robotics insurance is a specialized insurance product that provides coverage for potential losses to machinery and equipment during operation, as well as damage to third parties that may result from their use. It covers not only property damage to the robot itself caused by accidents, damage, malfunctions, or disasters, but also liability for personal injury or property damage to third parties during operation, and losses from security incidents caused by cyberattacks on the robot system. It is an important risk management tool for automation and intelligent equipment companies. Robotics insurance helps companies transform technical failures, operational interruptions, and liability risks into known and controllable insurance costs when robots are widely deployed in manufacturing, logistics, service, and healthcare applications. The global robotics insurance gross margin is projected to be approximately 25%-40% in 2025.

With the widespread application of robotics technology in manufacturing, logistics, healthcare, and service industries, robot insurance, as a supporting risk management tool for the industry, is experiencing a market boom. Traditional equipment property insurance and general liability insurance are insufficient to cover the complex risks arising in robot operations, such as AI decision-making failures, software malfunctions, cybersecurity incidents, and physical damage. This is driving insurance institutions to develop more specialized and segmented robot insurance product systems. Leading global insurance companies and specialized insurance solution providers are continuously launching innovative insurance products such as robot body loss insurance, third-party liability insurance, cybersecurity insurance, and R&D insurance to help companies cope with the uncertainties in robot deployment. Robot insurance is

gradually evolving from a niche experimental product into an indispensable part of the robot industry chain. Despite the broad prospects of the robot insurance market, its development still faces many challenges. First, insufficient accumulation of robot accident data makes actuarial calculations and pricing difficult, making it difficult for insurance companies to accurately assess risk exposure and payout probabilities, which also restricts the promotion of robot insurance products. Second, the definition of liability in insurance contracts is complex, involving the sharing of responsibilities among hardware manufacturers, software developers, and operators, requiring clear standards for liability division in the legal and regulatory framework. In addition, the rapid iteration of robot technology also leads to a lag in insurance product updates, resulting in problems such as difficulty in product adaptation and insufficient coverage. As enterprises strengthen their awareness of strategic risk management in automation, the demand for robot insurance continues to expand. The manufacturing and logistics industries are leading the way in robot insurance applications, particularly in scenarios with a large number of robots and continuous production tasks, where insurance can mitigate significant losses caused by malfunctions. The service and healthcare sectors are also seeing rising demand for robot operation safety and third-party liability insurance. Taking the Chinese market as an example, several insurance institutions have launched insurance products specifically designed for humanoid robots, achieving innovative forms with flexible coverage periods and comprehensive coverage. Furthermore, the deep integration of insurance products with industry services such as robot leasing and financial leasing has also promoted increased insurance penetration. The robot insurance market is at a critical stage of transitioning from pilot exploration to commercial-scale development. It is expected that in the next few years, with the continued increase in the number of automation deployments and the improvement of the insurance product system, robot insurance will become an important part of the robot ecosystem, helping enterprises achieve both risk control and business growth in highly automated operations.

For current application scenarios, robot-related insurance products mainly cover property insurance and machine breakdown insurance, which protect against hardware damage to the robot itself caused by accidents, external forces, or internal defects; third-party liability insurance and product liability insurance, which cover legal compensation liability for damages caused to others' persons or property during robot operation; in addition, there are also cybersecurity insurance, data liability insurance, and business interruption insurance. Industry experts say that with the development of the embodied intelligent robot industry, related financial products should be included in the top-level design, encouraging insurance institutions to develop related products, encouraging industry-finance integration, and improving risk management in innovative fields.

Embodied intelligent robots are rapidly integrating into various industries, but their insurance needs have long faced three major challenges: first, the core technology data is highly confidential, making it difficult for insurance companies to accurately assess risks; second, most robot manufacturers are in their early stages, and traditional insurance service models are difficult to match their flexible needs and cost considerations; and third, moral hazard prevention is difficult under the single-device ownership model. These factors have led to a mismatch between supply and demand for insurance services in the embodied intelligent robot industry, and insurance faces bottlenecks in product innovation and market implementation.

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

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

Highlights and key features of the study

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

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

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

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

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

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

This report profiles major players in the global Robotics 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 Axis Insurance, Lloyd's of London, Founder Shield, American International Group, Swiss Re, Tokio Marine, Munich Re, Berkshire Hathaway (General Re), PICC P&C, Ping An Property & Casualty Insurance Company of China Ltd., 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 Robotics 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 Robotics Insurance Market, By Region:

United States

China

Europe

Japan

South Korea

ASEAN

India

Rest of World

Global Robotics Insurance Market, Segmentation by Type:

Property Damage Insurance

Third?Party Liability Insurance

Cyber Liability Insurance

Research and Development Insurance

Others

Global Robotics Insurance Market, Segmentation by Robots:

Industrial Robots

Service Robots

Medical Robots

Autonomous Vehicles/Systems

Others

Global Robotics Insurance Market, Segmentation by Sales:

Direct Underwriting

Brokers

Online Platforms

Others

Global Robotics Insurance Market, Segmentation by Application:

Robot Manufacturers

Robot Rental Companies

Robot Operators

Others

Companies Profiled:

Axis Insurance

Lloyd's of London

Founder Shield

American International Group

Swiss Re

Tokio Marine

Munich Re

Berkshire Hathaway (General Re)

PICC P&C

Ping An Property & Casualty Insurance Company of China Ltd.

Dajia Property & Casualty Insurance Co., Ltd.

China Taiping P&C

CHINA RE P&C

Key Questions Answered

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

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