

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

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Abstracts

The global Short Term Personal Income Insurance market size is expected to reach \$ 12233 million by 2032, rising at a market growth of 5.1% CAGR during the forecast period (2026-2032).

Short term personal income insurance is an insurance product with 'income replacement' as its core function. When the insured is unable to work due to illness, accidental injury, short-term disability, temporary unemployment, or other circumstances, the insurance company pays the insured a periodic cash compensation according to an agreed-upon ratio for a limited period to maintain their basic living expenses and cash flow stability. This product primarily serves individuals at high risk of income interruption, such as freelancers, gig economy workers, temporary contract workers, and self-employed individuals lacking long-term employer benefits. It serves as a supplementary and flexible income protection tool to traditional long-term disability insurance.

The long-term outlook for short-term personal income insurance shows a structural growth trend, driven primarily by changes in global employment patterns, rising healthcare and living costs, and declining coverage of traditional employer-sponsored insurance. In the future, this product will gradually shift from 'optional consumer insurance' to 'basic risk management tools,' with significant growth particularly evident in North America, Europe, and developed economies in the Asia-Pacific region. Simultaneously, digital distribution, flexible daily/weekly policy designs, and AI-based risk pricing models are lowering the barriers to entry, enabling the market to gradually expand to low- and middle-income groups. Overall, the industry is transitioning from a niche market to a crucial component of a mainstream income protection system.

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

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

Highlights and key features of the study

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

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

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

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

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

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

This report profiles major players in the global Short 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 Aviva, AAMI, DNB, Legal & General, Zurich Ireland, TAL, AIA Insurance, Asteya, Income Insurance, Manulife, 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 Short 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 Short Term Personal Income Insurance Market, By Region:

United States

China

Europe

Japan

South Korea

ASEAN

India

Rest of World

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

One Time Payment

Installment Payment

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

Ultra-short Term (1 Week – 1 Month)

Short Term (1 – 3 Months)

Medium-short Term (3 – 6 Months)

Extended Short Term (6 – 12 Months)

Global Short Term Personal Income Insurance Market, Segmentation by Payment Structure:

Fixed Amount Compensation

Income Percentage Compensation

Tiered Compensation

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

Freelancers

Gig Economy Workers

Contract Employees

Small Business Owners

Those Without Employer Benefits Coverage

Companies Profiled:

Aviva

AAMI

DNB

Legal & General

Zurich Ireland

TAL

AIA Insurance

Asteya

Income Insurance

Manulife

ICICI Prulife

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

Key Questions Answered

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

Insurance market?

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

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