

Global Vehicle Loss Insurance Supply, Demand and Key Producers, 2026-2032

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Abstracts

The global Vehicle Loss Insurance market size is expected to reach \$ 387631 million by 2032, rising at a market growth of 6.4% CAGR during the forecast period (2026-2032).

Vehicle Loss Insurance is a type of motor vehicle insurance that primarily covers losses or damage to the insured vehicle itself in the event of accidents, collisions, fires, natural disasters, theft, etc. It is one of the most basic types of car insurance (also known as 'comprehensive insurance' or 'collision insurance/full coverage' in some markets), as opposed to 'third-party liability insurance,' focusing on compensating for damage to the insured vehicle itself, rather than compensation to others. In 2025, the global gross profit margin for Vehicle Loss Insurance was approximately 15%-30%.

As an important component of auto insurance, Vehicle Loss Insurance is currently undergoing continuous growth and structural optimization. With the continuous increase in global vehicle ownership, especially the rapid growth in car sales in emerging markets such as China, India, and Southeast Asia, car owners' demand for coverage for vehicle losses has significantly increased. Advanced Driver Assistance Systems (ADAS), the complex repair needs of electric vehicles, and rising parts costs have increased the amount of compensation and the complexity of claims, thus driving insurance products to evolve towards more precise pricing and differentiated coverage. Furthermore, technological advancements are changing the risk assessment and underwriting processes for Vehicle Loss Insurance. The application of connected vehicles, big data analytics, and artificial intelligence in accident damage assessment enables more precise pricing and faster claims processing, thereby improving the operational efficiency and risk control of insurance companies. With the promotion of digital sales channels and usage-based insurance, insurance companies can dynamically adjust risk ratings and premium strategies based on actual vehicle usage

and driving behavior. This not only improves customer experience but also brings new growth opportunities to vehicle damage insurance products. Although increased market competition, rising maintenance costs, and pressure from natural disaster claims have increased operational challenges, overall underwriting profits in most major markets are showing an improving trend (claims growth is lower than premium growth). In the coming years, with the popularization of intelligent vehicle technology, the deepening application of insurance technology, and the increased risk awareness of car owners, vehicle damage insurance will continue to maintain steady growth and occupy an important position in the auto insurance product portfolio, while driving more refined and differentiated product strategies.

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

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

Highlights and key features of the study

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

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

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

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

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

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

This report profiles major players in the global Vehicle Loss 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.

Stakeholders would have ease in decision-making through various strategy matrices used in analyzing the world Vehicle Loss 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 Vehicle Loss Insurance Market, By Region:

United States

China

Europe

Japan

South Korea

ASEAN

India

Rest of World

Global Vehicle Loss Insurance Market, Segmentation by Type:

Comprehensive

Collision

Natural Disaster Insurance

Global Vehicle Loss Insurance Market, Segmentation By Coverage Scope:

Basic Loss Insurance

Additional Value-Added Insurance

Global Vehicle Loss Insurance Market, Segmentation By Distribution Channel:

Direct Online

Agents/Brokers

Bancassurance

Others

Global Vehicle Loss Insurance Market, Segmentation by Application:

Passenger Car

Commercial Vehicle

Companies Profiled:

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

Key Questions Answered

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

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