

Global Vehicle Loss 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 Vehicle Loss Insurance market size was valued at US\$ 251397 million in 2025 and is forecast to a readjusted size of US\$ 387631 million by 2032 with a CAGR of 6.4% during review period.

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 is a detailed and comprehensive analysis for global Vehicle Loss 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 Vehicle Loss Insurance market size and forecasts, in consumption value (\$ Million), 2021-2032

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

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

Global Vehicle Loss 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 Vehicle Loss 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 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.

Market segmentation

Vehicle Loss 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

Comprehensive

Collision

Natural Disaster Insurance

Market segment By Coverage Scope

Basic Loss Insurance

Additional Value-Added Insurance

Market segment By Distribution Channel

Direct Online

Agents/Brokers

Bancassurance

Others

Market segment by Application

Passenger Car

Commercial Vehicle

Market segment by players, this report covers

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

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 Vehicle Loss Insurance product scope, market overview, market estimation caveats and base year.

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

Chapter 3, the Vehicle Loss 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 Vehicle Loss 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 Vehicle Loss Insurance.

Chapter 13, to describe Vehicle Loss Insurance research findings and conclusion.

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