

Global Video Game Industry Insurance Services Supply, Demand and Key Producers, 2026-2032

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Abstracts

The global Video Game Industry Insurance Services market size is expected to reach \$ 453 million by 2032, rising at a market growth of 10.0% CAGR during the forecast period (2026-2032).

Video Game Industry Insurance Services refer to a specialised category of insurance underwriting, brokerage, programme administration, risk assessment, premium rating and claims-support services provided by insurers, specialist insurance brokers, managing general agents, underwriting platforms and risk management advisers to the commercial video game ecosystem. The service scope is built around the operational, contractual, technological and financial risks arising from video game development, publishing, live operation, esports events, game platform services, overseas game distribution and game-related virtual asset transactions. The principal insured parties include game developers, publishers, platform operators, esports organisations, tournament organisers, intellectual property rights holders and cross-border gaming businesses.

This category should not be regarded as a single standardised insurance product. It is more accurately understood as a structured risk-transfer and risk-advisory solution assembled around the main exposures embedded in the video game value chain. These exposures include software delivery risk, intellectual property infringement risk, media and content liability, cyber and data protection liability, business interruption, event cancellation, equipment and venue-related losses, employment and player-protection liabilities, cross-border receivables risk and virtual property loss. In practical underwriting terms, the service is typically delivered through a combination of professional indemnity, Technology Errors & Omissions, media liability, intellectual property liability, cyber insurance, business interruption insurance, property and

equipment insurance, esports event cancellation cover, prize indemnity, public liability, employment practices liability, directors and officers liability, export credit insurance and network game virtual property loss insurance.

From a pricing perspective, Video Game Industry Insurance Services are generally priced on a risk-assessed basis rather than through a fixed tariff. Premiums are primarily determined by the insured party's revenue scale, headcount, project budget, launch geography, policy limits, deductibles, claims history, data-processing intensity, event size and overall breadth of coverage. For indicative pricing purposes, basic policies for small game developers may fall within the range of several hundred to several thousand US dollars per year. Technology E&O and cyber insurance are often benchmarked against technology-sector insurance pricing, commonly implying monthly premiums at around the low-hundreds-of-dollars level, depending on the risk profile. Dedicated esports team or event insurance generally starts at a higher level, with official market examples showing minimum premiums from several thousand US dollars. Large publishers, game platforms and international esports events are usually insured through bespoke multi-line programmes, where pricing is negotiated case by case according to the size, jurisdictional exposure, contractual obligations, cyber risk profile and required coverage limits of the insured business.

Based on our research, Video Game Industry Insurance Services should not be understood as a single standardised insurance line under the traditional insurance taxonomy. It is more accurately defined as a specialised risk-transfer and insurance-configuration service framework developed around the specific risk exposures of the video game value chain. Its core client base includes game developers, publishers, game platform operators, esports organisations, tournament organisers, intellectual property rights holders, game export companies and entities involved in game-related virtual asset transactions. The principal insurable exposures include software delivery failure, intellectual property disputes, media and content liability, cyber and data breach risks, business interruption, event cancellation, equipment and venue losses, employment liability, player protection, cross-border receivables and virtual property loss. Compared with generic commercial property insurance or standard cyber insurance, this market places greater emphasis on the interconnection between the game product lifecycle, publishing contracts, online service stability, IP licensing arrangements, player data responsibility and esports execution risk. Official offerings such as HUB's Game Guard and GG Insurance's game developer and publisher insurance products indicate that this category has already developed an identifiable specialist supply structure.

From a supply-side perspective, the global market is characterised by a layered structure composed of large international brokers, specialist game and esports insurance brokers, professional underwriters and regional service providers. Large global brokers are better positioned to serve major publishers, multinational game platforms, international esports events and diversified entertainment groups, given their ability to structure multi-jurisdictional and multi-line insurance programmes. By contrast, specialist providers such as HUB, GG Insurance and esports-focused insurance providers are closer to the practical purchasing needs of game studios, independent developers, esports teams and tournament operators. Competition in this market is therefore not determined solely by the total revenue scale of the service provider. It is instead shaped by the provider's understanding of game-industry risk architecture, its ability to combine multiple insurance lines, its access to underwriting capacity, its claims-handling experience and its ability to assess pricing for highly specific operating scenarios. In esports, the insurance proposition has already moved beyond basic public liability protection and now extends to team operations, player and official coverage, spectators, event execution and other activity-related exposures.

From a demand-side perspective, North America and Europe remain the most mature markets for Video Game Industry Insurance Services, supported by established game development ecosystems, formal publishing structures, more advanced esports commercialisation and higher contractual compliance requirements. In the UK and North American markets, game developer insurance, Technology Errors & Omissions, media liability, cyber insurance and esports event insurance are increasingly configured as combined protection packages rather than isolated policies. Asia presents a more differentiated market structure. Japan has seen official esports-oriented insurance products, while China's market is more visibly shaped by network game virtual property loss insurance and game export credit insurance. In China, the emergence of game export insurance platforms reflects the growing relevance of overseas settlement, cross-border receivables and platform payment risk as insurance demand drivers for outbound game companies. Official information from Xiamen's service trade authorities shows that the local game export insurance platform provides risk protection and financial services for the internationalisation of the gaming industry.

Overall, Video Game Industry Insurance Services represent a growth-oriented, highly specialised and relatively low-transparency segment of the broader insurance services market. Its expansion is being driven by increasing game development complexity, the proliferation of global publishing contracts, heightened cyber and data risks, deeper esports commercialisation, stricter platform compliance obligations and the rising need for cross-border credit-risk management among game export businesses. At the same

time, the category has a clear boundary challenge: many of the underlying risks can also be absorbed into generic Technology E&O, cyber insurance, media liability, entertainment event insurance or export credit insurance. For this reason, Video Game Industry Insurance Services should be analysed as a specialist insurance-programme market rather than as a fully independent large-scale insurance class. Over the next several years, the main commercial opportunity is unlikely to come from the explosive growth of a single product. It is more likely to arise from more refined product bundling, premium modelling, embedded distribution and cross-border risk solutions designed specifically around the operating logic of the video game industry.

This report studies the global Video Game Industry Insurance Services demand, key companies, and key regions.

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

Highlights and key features of the study

Global Video Game Industry Insurance Services total market, 2021-2032, (USD Million)

Global Video Game Industry Insurance Services total market by region & country, CAGR, 2021-2032, (USD Million)

U.S. VS China: Video Game Industry Insurance Services total market, key domestic companies, and share, (USD Million)

Global Video Game Industry Insurance Services revenue by player, revenue and market share 2021-2026, (USD Million)

Global Video Game Industry Insurance Services total market by Coverage Function, CAGR, 2021-2032, (USD Million)

Global Video Game Industry Insurance Services total market by Application, CAGR, 2021-2032, (USD Million)

This report profiles major players in the global Video Game Industry Insurance Services 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 Marsh LLC, Aon plc, HUB International, GG Insurance Services, Tokio Marine HCC, K&K Insurance, Tysers, Miller Insurance, Tokio Marine & Nichido, Relm Insurance, 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 Video Game Industry Insurance Services market

Detailed Segmentation:

Each section contains quantitative market data including market by value (US\$ Millions), by player, by regions, by Coverage Function, 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 Video Game Industry Insurance Services Market, By Region:

United States

China

Europe

Japan

South Korea

ASEAN

India

Rest of World

Global Video Game Industry Insurance Services Market, Segmentation by Coverage Function:

Professional Indemnity / E&O

Media & IP Liability

Cyber & Privacy Insurance

Event Cancellation & Contingency

Property, Equipment & Business Interruption

Management, Employment & Workers Coverage

Trade Credit / Export Risk

Virtual Property Loss

Global Video Game Industry Insurance Services Market, Segmentation by Service Model:

Risk-bearing Insurer / Carrier

Managing General Agent / Program Administrator

Specialist Broker

Global Broker / Risk Adviser

Embedded / Platform Distribution

Other

Global Video Game Industry Insurance Services Market, Segmentation by Use Case:

Game Development & Launch

Esports Live Events

Virtual / Online Events

Esports Team Operations

Game Export & Cross-border Receivables

Game Virtual Asset Transactions

Other

Global Video Game Industry Insurance Services Market, Segmentation by Customer Stage:

Indie / Early-stage Studios

Growth-stage Studios

AAA Publishers / Large Platforms

Professional Esports Organizations

Event & Venue Operators

Other

Global Video Game Industry Insurance Services Market, Segmentation by Application:

Game Developers / Studios

Game Publishers / Platforms

Esports Teams / Organizations

Tournament & Event Organizers

Gaming Venues / Arenas

Other Game-related Entities

Companies Profiled:

Marsh LLC

Aon plc

HUB International

GG Insurance Services

Tokio Marine HCC

K&K Insurance

Tysers

Miller Insurance

Tokio Marine & Nichido

Relm Insurance

Everywhen

Performance Film & Media Insurance

Alan Boswell Group

Superscript

BFL CANADA

MFL Insurance Group

Lareau Insurance Brokers

MFE Insurance Brokerage

CFC Underwriting

AXA XL

Chubb

Beazley

Allianz Commercial

Intact Specialty

W. R. Berkley

China Pacific Property Insurance

ZhongAn Online P&C

China Export & Credit Insurance Corporation

Key Questions Answered

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

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