

Global Video Game Industry Insurance Services 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 Video Game Industry Insurance Services market size was valued at US\$ 232 million in 2025 and is forecast to a readjusted size of US\$ 453 million by 2032 with a CAGR of 10.0% during review period.

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 is a detailed and comprehensive analysis for global Video Game Industry Insurance Services market. Both quantitative and qualitative analyses are presented by company, by region & country, by Coverage Function 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 Video Game Industry Insurance Services market size and forecasts, in consumption value (\$ Million), 2021-2032

Global Video Game Industry Insurance Services market size and forecasts by region and country, in consumption value (\$ Million), 2021-2032

Global Video Game Industry Insurance Services market size and forecasts, by Coverage Function and by Application, in consumption value (\$ Million), 2021-2032

Global Video Game Industry Insurance Services 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 Video Game Industry Insurance Services

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 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.

Market segmentation

Video Game Industry Insurance Services market is split by Coverage Function and by Application. For the period 2021-2032, the growth among segments provides accurate calculations and forecasts for Consumption Value by Coverage Function and by Application. This analysis can help you expand your business by targeting qualified niche markets.

Market segment 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

Market segment by Service Model

Risk-bearing Insurer / Carrier

Managing General Agent / Program Administrator

Specialist Broker

Global Broker / Risk Adviser

Embedded / Platform Distribution

Other

Market segment 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

Market segment by Customer Stage

Indie / Early-stage Studios

Growth-stage Studios

AAA Publishers / Large Platforms

Professional Esports Organizations

Event & Venue Operators

Other

Market segment by Application

Game Developers / Studios

Game Publishers / Platforms

Esports Teams / Organizations

Tournament & Event Organizers

Gaming Venues / Arenas

Other Game-related Entities

Market segment by players, this report covers

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

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 Video Game Industry Insurance Services product scope, market overview, market estimation caveats and base year.

Chapter 2, to profile the top players of Video Game Industry Insurance Services, with revenue, gross margin, and global market share of Video Game Industry Insurance Services from 2021 to 2026.

Chapter 3, the Video Game Industry Insurance Services 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 Coverage Function and by Application, with consumption value and growth rate by Coverage Function, 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 Video Game Industry Insurance Services market forecast, by regions, by Coverage Function 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 Video Game Industry Insurance Services.

Chapter 13, to describe Video Game Industry Insurance Services research findings and conclusion.

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