

Car Insurance Market Size, Share & Trends Analysis Report By Coverage, By Distribution Channel (Insurance Agents/Brokers), By Vehicle Age (New Vehicle, Used Vehicle), By Application (Personal), By Region, And Segment Forecasts, 2026 - 2033

<https://marketpublishers.com/r/CC3A5AC149FAEN.html>

Date: June 2026

Pages: 130

Price: US\$ 4,950.00 (Single User License)

ID: CC3A5AC149FAEN

Abstracts

The global car insurance market size was valued at USD 914.3 million in 2025 and projected to grow from USD 1,031.0 million in 2026 to USD 2,811.7 million by 2033, at a CAGR of 15.4% from 2026 to 2033. North America dominated the global market with the largest revenue share of 32.9% in 2025. The rising number of road accidents is significantly contributing to the growth of the industry.

As urban areas become more congested and the number of vehicles on the road rises, the likelihood of accidents naturally increases. This surge in accidents has heightened driver awareness of the need for comprehensive insurance coverage. Consequently, more consumers are purchasing car insurance policies to safeguard against the financial risks associated with accidents, such as vehicle repairs, medical expenses, and legal liabilities. Insurance companies are responding to this trend by expanding their product offerings and enhancing their claims processes to meet the growing demand for reliable and swift coverage.

The rising adoption of telematics, which involves using in-car devices to monitor driving behavior and collect data, is also contributing to the growth of the market. This technology enables insurers to offer usage-based insurance (UBI) plans, in which premiums are determined by real-time data on driving habits. These personalized plans are appealing to safer drivers who can benefit from lower premiums while also providing insurers with more accurate risk assessments. As telematics becomes more sophisticated, it is expected to play a pivotal role in reshaping the car insurance

landscape.

The growing popularity of electric vehicles (EVs) is also contributing to the market growth. With governments worldwide pushing for greener transportation and offering incentives for EV adoption, insurers are developing specialized policies tailored to these vehicles. EV insurance policies often consider factors unique to electric cars, such as battery life, charging infrastructure, and specialized repair costs. Insurers are also considering the environmental benefits of EVs, potentially offering lower premiums for these vehicles. This shift towards EVs is prompting insurers to rethink traditional underwriting models and create new products that cater to a changing automotive landscape.

Global Car Insurance Market Report Segmentation

The report forecasts revenue growth at the global, regional, and country levels and provides an analysis of the latest industry trends in each of the sub-segments from 2021 to 2033. For this study, Grand View Research has segmented the car insurance market report based on coverage, distribution channel, vehicle age, application, and region:

Coverage Outlook (Revenue, USD Million, 2021 - 2033)

Third Party

Comprehensive

Collision

Others

Distribution Channel Outlook (Revenue, USD Million, 2021 - 2033)

Insurance Agents/Brokers

Direct Response

Banks

Others

Vehicle Age Outlook (Revenue, USD Million, 2021 - 2033)

New Vehicle

Used Vehicle

Application Outlook (Revenue, USD Million, 2021 - 2033)

Personal

Commercial

Regional Outlook (Revenue, USD Million, 2021 - 2033)

North America

U.S.

Canada

Mexico

Europe

Germany

UK

France

Asia Pacific

China

India

Japan

South Korea

Australia

Latin America

Brazil

Middle East & Africa (MEA)

UAE

Kingdom of Saudi Arabia (KSA)

South Africa

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