

Motor Insurance Market Size, Share & Trends Analysis Report By Coverage (Third-Party Liability Insurance) By Distribution Channel, By Vehicle, By Vehicle Age (New Vehicles, Used Vehicles), By Region, And Segment Forecasts, 2026 - 2033

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Abstracts

The global motor insurance market size was valued at USD 947.5 billion in 2025 and is projected to grow from USD 974.0 billion in 2026 to USD 1,434.2 billion by 2033, at a CAGR of 5.7% from 2026 to 2033. North America dominated the market, accounting for the largest revenue share of 35.4% in 2025. Growing vehicle ownership and increasing awareness of financial protection are driving market growth.

The increasing number of vehicle owners requiring insurance coverage is driving demand for motor insurance as more cars, two-wheelers, and commercial vehicles are being sold and used on roads. This expanding customer base is increasing the need for financial protection against accidents, theft, vehicle damage, and third-party liabilities. Moreover, mandatory insurance requirements in several countries are encouraging vehicle owners to purchase coverage, further supporting market growth. Furthermore, continued growth in vehicle sales is creating a steady demand for new policies and renewals, thereby strengthening the motor insurance market.

Rising digitalization of motor insurance is driving the market growth. As more customers prefer online services, insurers are making policy purchase, renewal, and claim processes available through websites and mobile applications. This makes insurance easier to access and reduces the need for customers to visit insurance offices. In addition, digital services allow customers to compare policies, receive updates, and complete insurance-related activities more conveniently. As a result, the growing preference for online services is encouraging insurers to expand their digital offerings

and improve customer experience.

Stronger consumer protection in the UK is encouraging insurers to provide fairer treatment to motor insurance customers. The regulator focused on improving claims handling practices and strengthening customer service standards. According to the Financial Conduct Authority (FCA), insurers are expected to handle claims promptly and fairly while providing appropriate support to customers throughout the process. This focus is encouraging insurers to improve their claims practices and provide clearer information to policyholders. As a result, stronger consumer protection is supporting better customer service and greater trust in the UK motor insurance market.

Insurance fraud is constraining the industry by increasing losses from false or exaggerated claims. Fraudulent claims can increase the cost of settlements and encourage insurers to implement stricter checks before making payments. Moreover, higher claim-related costs can put pressure on insurance premiums and reduce customer confidence in the market.

Global Motor Insurance Market Report Segmentation

The report forecasts revenue growth at 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 global motor insurance market report based on coverage, distribution channel, vehicle, vehicle age, and region.

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

Third-Party Liability Insurance

Comprehensive Coverage

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

Insurance Agents / Brokers

Direct Sales

Bancassurance

Embedded / Platform Partnerships

Aggregators & Comparison Portals

Vehicle Outlook (Revenue, USD Billion, 2021 - 2033)

Passenger Cars

Two-Wheelers

Light Commercial Vehicles

Medium & Heavy Commercial Vehicles

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

New Vehicles

Used Vehicles

Regional Outlook (Revenue, USD Billion, 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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