

Global ATV Insurance Market Growth (Status and Outlook) 2026-2032

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Abstracts

The global ATV Insurance market size is predicted to grow from US\$ 483 million in 2025 to US\$ 755 million in 2032; it is expected to grow at a CAGR of 6.5% from 2026 to 2032.

ATV Insurance is a specialized insurance product designed to cover risks associated with owning and operating all-terrain vehicles (ATVs). It typically includes protection for third-party liability, bodily injury, property damage, vehicle damage, theft, and optional coverage for accessories and medical payments. ATV insurance is widely used by recreational riders, agricultural users, and commercial operators who rely on ATVs for off-road transportation and utility work. As outdoor recreation, rural mobility, and adventure tourism continue to expand, ATV insurance plays a critical role in managing operational risks, meeting regulatory requirements, and protecting both vehicle owners and operators. The average gross margin in this industry reached 30.25%.

In the upstream supply chain, ATV insurance relies on actuarial data, risk assessment models, telematics data, and insurance software platforms. Key upstream suppliers include LexisNexis Risk Solutions for claims and risk databases, Verisk for underwriting and pricing models, and Guidewire for policy administration and claims management systems. These inputs enable accurate pricing, fraud detection, and efficient claims handling. Midstream insurance carriers and brokers focus on policy design, underwriting, distribution, and customer service. Downstream, ATV insurance products are purchased by customers such as Polaris (via dealer-linked insurance programs), BRP, and Yamaha Motor, as well as individual riders, farms, and recreational vehicle rental operators. Growth in off-road vehicle usage and outdoor recreation continues to support steady demand for ATV insurance.

LPI (LP Information)' newest research report, the “ATV Insurance Industry Forecast” looks at past sales and reviews total world ATV Insurance sales in 2025, providing a comprehensive analysis by region and market sector of projected ATV Insurance sales for 2026 through 2032. With ATV Insurance sales broken down by region, market sector and sub-sector, this report provides a detailed analysis in US\$ millions of the world ATV Insurance industry.

This Insight Report provides a comprehensive analysis of the global ATV Insurance landscape and highlights key trends related to product segmentation, company formation, revenue, and market share, latest development, and M&A activity. This report also analyses the strategies of leading global companies with a focus on ATV Insurance portfolios and capabilities, market entry strategies, market positions, and geographic footprints, to better understand these firms' unique position in an accelerating global ATV Insurance market.

This Insight Report evaluates the key market trends, drivers, and affecting factors shaping the global outlook for ATV Insurance and breaks down the forecast by Type, by Application, geography, and market size to highlight emerging pockets of opportunity. With a transparent methodology based on hundreds of bottom-up qualitative and quantitative market inputs, this study forecast offers a highly nuanced view of the current state and future trajectory in the global ATV Insurance.

This report presents a comprehensive overview, market shares, and growth opportunities of ATV Insurance market by product type, application, key players and key regions and countries.

Segmentation by Type:

Third-party Liability

Comprehensive Liability

Segmentation by Damage Coverage:

Collision Damage

Theft Protection

Others

Segmentation by Regulatory Compliance:

Mandatory Insurance

Optional Insurance

Segmentation by Application:

Individual

Commercial

This report also splits the market by region:

Americas

United States

Canada

Mexico

Brazil

APAC

China

Japan

Korea

Southeast Asia

India

Australia

Europe

Germany

France

UK

Italy

Russia

Middle East & Africa

Egypt

South Africa

Israel

Turkey

GCC Countries

The below companies that are profiled have been selected based on inputs gathered from primary experts and analyzing the company's coverage, product portfolio, its market penetration.

GEICO

Allstate

Progressive

Nationwide

Farmers

TD Insurance

Liberty Mutual

Acuity

Dairyland

RBC Insurance Services

Polaris

Shelter Insurance

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