

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

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Abstracts

The global Bus Insurance market size is predicted to grow from US\$ 13357 million in 2025 to US\$ 19209 million in 2032; it is expected to grow at a CAGR of 5.4% from 2026 to 2032.

Public bus insurance refers to a commercial insurance system that provides risk protection for buses, long-distance passenger buses, school buses, tour buses, and urban public transportation vehicles. It primarily covers risks such as vehicle damage, third-party liability, passenger liability, driver liability, property damage, business interruption, and natural disasters. Its core function is to help public transportation operators, public transport agencies, and passenger transport companies reduce financial losses in the event of traffic accidents, vehicle damage, personal injury, or operational interruption, and to meet the compliance requirements of transportation regulatory authorities in various countries for mandatory insurance for commercial passenger vehicles. Modern public bus insurance has expanded from traditional vehicle insurance to a comprehensive insurance service system that includes fleet management, remote driving behavior monitoring, autonomous driving risk management, and special coverage for new energy public buses.

From an industry perspective, the public bus insurance market is upgrading from traditional 'commercial vehicle insurance' to 'intelligent fleet risk management platforms.' With the advancement of global urbanization, the expansion of public transport systems, the popularization of new energy buses, and the increase in autonomous driving bus testing, insurance companies are significantly increasing their focus on high-frequency operation and high-liability exposure scenarios for buses. Especially in emerging markets such as China, India, Southeast Asia, and the Middle East, the number of public buses and intercity passenger vehicles continues to grow, driving the expansion

of demand for commercial passenger insurance. Meanwhile, AI-powered driving behavior analysis, UBI (Usage-Based Insurance), IoT (Internet of Vehicles), and real-time fleet monitoring technologies are changing pricing models, shifting insurance from traditional accident compensation to a 'proactive risk prevention + dynamic premium' model. In the future, new energy buses, autonomous buses, and smart city transportation systems will become important growth areas for public bus insurance.

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

This Insight Report provides a comprehensive analysis of the global Bus 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 Bus Insurance portfolios and capabilities, market entry strategies, market positions, and geographic footprints, to better understand these firms' unique position in an accelerating global Bus Insurance market.

This Insight Report evaluates the key market trends, drivers, and affecting factors shaping the global outlook for Bus 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 Bus Insurance.

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

Segmentation by Type:

Property Loss Business Interruption Insurance

Non-Physical Loss Business Interruption Insurance

Policy/Public Event Business Interruption Insurance

Segmentation by Operating Entity:

Government Public Transportation Insurance

Private Passenger Transport Company Insurance

Corporate Commuter Bus Insurance

Campus Bus Insurance

Segmentation by Scope of Liability:

Basic Insurance

Supplementary Insurance

Segmentation by Application:

City Buses

Long-distance Passenger Buses

School Buses

Others

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.

Lancer Insurance

Prime Insurance Company

XINSURANCE

National Interstate

Howden Insurance

Oracle RMS Insurance Brokers

Progressive Commercial

Philadelphia Insurance Companies

Great American Insurance Group

Marsh McLennan

Towergate Insurance

Aon

Gallagher

Zurich Insurance Group

Sompo Japan

Tokio Marine & Nichido

Mitsui Sumitomo Insurance

DB Insurance

Samsung Fire & Marine Insurance

PICC

China Pacific Insurance

Ping An Property & Casualty

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