

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

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Abstracts

The global Embodied Intelligence Insurance market size is predicted to grow from US\$ 147 million in 2025 to US\$ 727 million in 2032; it is expected to grow at a CAGR of 25.8% from 2026 to 2032.

Embodied Intelligence Insurance is a type of insurance product specifically designed for robots with autonomous decision-making and physical interaction capabilities. Embodied intelligence robots can not only perceive their environment, learn autonomously, and perform physical operations, but also interact and provide feedback directly to the external world. These insurance products typically cover risks such as damage to the robot itself, third-party liability arising during operation, and cybersecurity risks, helping robot manufacturers, leasing companies, or operators manage the diverse risks that may arise during robot use. The global gross margin for Embodied Intelligence Insurance is projected to be approximately 25%-40% in 2025.

With the widespread application of robotics technology in manufacturing, logistics, healthcare, and service industries, robot insurance, as a supporting risk management tool for the industry, is experiencing a market boom. Traditional equipment property insurance and general liability insurance are insufficient to cover the complex risks arising in robot operations, such as AI decision-making failures, software malfunctions, cybersecurity incidents, and physical damage. This is driving insurance institutions to develop more specialized and segmented robot insurance product systems. Leading global insurance companies and specialized insurance solution providers are continuously launching innovative insurance products such as robot body loss insurance, third-party liability insurance, cybersecurity insurance, and R&D insurance to help companies cope with the uncertainties in robot deployment. Robot insurance is gradually evolving from a niche experimental product into an indispensable part of the

robot industry chain. Despite the broad prospects of the robot insurance market, its development still faces many challenges. First, insufficient accumulation of robot accident data makes actuarial calculations and pricing difficult, making it difficult for insurance companies to accurately assess risk exposure and payout probabilities, which also restricts the promotion of robot insurance products. Second, the definition of liability in insurance contracts is complex, involving the sharing of responsibilities among hardware manufacturers, software developers, and operators, requiring clear standards for liability division in the legal and regulatory framework. In addition, the rapid iteration of robot technology also leads to a lag in insurance product updates, resulting in problems such as difficulty in product adaptation and insufficient coverage. As enterprises strengthen their awareness of strategic risk management in automation, the demand for robot insurance continues to expand. The manufacturing and logistics industries are leading the way in robot insurance applications, particularly in scenarios with a large number of robots and continuous production tasks, where insurance can mitigate significant losses caused by malfunctions. The service and healthcare sectors are also seeing rising demand for robot operation safety and third-party liability insurance. Taking the Chinese market as an example, several insurance institutions have launched insurance products specifically designed for humanoid robots, achieving innovative forms with flexible coverage periods and comprehensive coverage. Furthermore, the deep integration of insurance products with industry services such as robot leasing and financial leasing has also promoted increased insurance penetration. The robot insurance market is at a critical stage of transitioning from pilot exploration to commercial-scale development. It is expected that in the next few years, with the continued increase in the number of automation deployments and the improvement of the insurance product system, robot insurance will become an important part of the robot ecosystem, helping enterprises achieve both risk control and business growth in highly automated operations.

For current application scenarios, robot-related insurance products mainly cover property insurance and machine breakdown insurance, which protect against hardware damage to the robot itself caused by accidents, external forces, or internal defects; third-party liability insurance and product liability insurance, which cover legal compensation liability for damages caused to others' persons or property during robot operation; in addition, there are also cybersecurity insurance, data liability insurance, and business interruption insurance. Industry experts say that with the development of the embodied intelligent robot industry, related financial products should be included in the top-level design, encouraging insurance institutions to develop related products, encouraging industry-finance integration, and improving risk management in innovative fields. Embodied intelligent robots are rapidly integrating into various industries, but their

insurance needs have long faced three major challenges: first, the core technology data is highly confidential, making it difficult for insurance companies to accurately assess risks; second, most robot manufacturers are in their early stages, and traditional insurance service models are difficult to match their flexible needs and cost considerations; and third, moral hazard prevention is difficult under the single-device ownership model. These factors have led to a mismatch between supply and demand for insurance services in the embodied intelligent robot industry, and insurance faces bottlenecks in product innovation and market implementation.

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

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

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

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

Segmentation by Type:

Property Damage Insurance

Third?Party Liability Insurance

Cyber Liability Insurance

Research and Development Insurance

Others

Segmentation by Robots:

Industrial Robots

Service Robots

Medical Robots

Autonomous Vehicles/Systems

Others

Segmentation by Sales:

Direct Underwriting

Brokers

Online Platforms

Others

Segmentation by Application:

Robot Manufacturers

Robot Rental Companies

Robot Operators

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.

Axis Insurance

Lloyd's of London

Founder Shield

American International Group

Swiss Re

Tokio Marine

Munich Re

Berkshire Hathaway (General Re)

PICC P&C

Ping An Property & Casualty Insurance Company of China?Ltd.

Dajia Property & Casualty Insurance Co., Ltd.

China Taiping P&C

CHINA RE P&C

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