

# Global Humanoid Robot Insurance Market Growth (Status and Outlook) 2026-2032

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## Abstracts

The global Humanoid Robot Insurance market size is predicted to grow from US\$ 27.55 million in 2025 to US\$ 161 million in 2032; it is expected to grow at a CAGR of 25.8% from 2026 to 2032.

Humanoid Robot Insurance refers to specialized insurance coverage designed to protect humanoid robots – autonomous robots with physical human-like form and behavior – against risks arising from physical damage, operational failures, and liability exposures in real-world deployments. This coverage typically includes property damage to the robot, third-party liability for bodily injury or property loss caused by the robot, product and quality liability coverage, and cyber-related damages. Such insurance products are structured to address risks unique to humanoid robotic systems as they expand from experimental environments into commercial, public, and consumer applications. The global gross margin for Humanoid Robot 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 “Humanoid Robot Insurance Industry Forecast” looks at past sales and reviews total world Humanoid Robot Insurance sales in 2025, providing a comprehensive analysis by region and market sector of projected Humanoid Robot Insurance sales for 2026 through 2032. With Humanoid Robot Insurance sales broken down by region, market sector and sub-sector, this report provides a detailed analysis in US\$ millions of the world Humanoid Robot Insurance industry.

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

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

This report presents a comprehensive overview, market shares, and growth opportunities of Humanoid Robot 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 Humanoid Robots

Service Humanoid Robots

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

American International Group

PICC P&C

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

China Taiping P&C

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