

Global Indemnity-based Weather Insurance Market Growth (Status and Outlook) 2026-2032

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Abstracts

The global Indemnity-based Weather Insurance market size is predicted to grow from US\$ 14674 million in 2025 to US\$ 20829 million in 2032; it is expected to grow at a CAGR of 5.2% from 2026 to 2032.

Indemnity-based Weather Insurance is a traditional weather insurance product that provides compensation based on the actual financial losses caused by adverse weather events. Under this insurance model, the policyholder and insurer define the covered weather risks, loss assessment methods, and compensation conditions in advance. When extreme weather events such as droughts, heavy rainfall, floods, frost, heatwaves, or hail occur and result in measurable economic losses, the insurer evaluates the actual damage through claims investigation and pays compensation according to the terms of the insurance policy. Unlike Parametric Weather Insurance, which triggers payouts based on predefined weather indexes reaching specific thresholds, Indemnity-based Weather Insurance relies on the verification of actual losses and the assessment of the corresponding financial impact. This type of insurance is widely used in agriculture, energy, tourism, construction, logistics, and other weather-sensitive industries, providing traditional risk protection against climate-related uncertainties.

United States market for Indemnity-based Weather Insurance is estimated to increase from US\$ million in 2025 to US\$ million by 2032, at a CAGR of % from 2026 through 2032.

China market for Indemnity-based Weather Insurance is estimated to increase from US\$ million in 2025 to US\$ million by 2032, at a CAGR of % from 2026 through 2032.

Europe market for Indemnity-based Weather Insurance is estimated to increase from US\$ million in 2025 to US\$ million by 2032, at a CAGR of % from 2026 through 2032.

Global key Indemnity-based Weather Insurance players cover Climate Corporation, Allianz, Swiss Re, Munich Re, AXA XL, etc. In terms of revenue, the global two largest companies occupied for a share nearly % in 2025.

Report Scope

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

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

This Insight Report evaluates the key market trends, drivers, and affecting factors shaping the global outlook for Indemnity-based Weather 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 Indemnity-based Weather Insurance.

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

Segmentation by Type:

Rainfall Insurance

Drought Insurance

Others

Segmentation by End-User:

Corporate Weather Insurance

Government Weather Insurance

Individual Weather Insurance

Segmentation by Application:

Agricultural

Energy

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.

Climate Corporation

Allianz

Swiss Re

Munich Re

AXA XL

Aon

Nephila Climate

Sompo International

Howden Insurance

Allen Financial Insurance Group

Zurich Insurance

Tokio Marine HCC

MSIG Insurance

Travelers Insurance

Ping An Insurance

PICC

China Life

CPIC (China Pacific Property)

Hannover Re

NAU Country (QBE)

Willis Towers Watson

China United Property Insurance

Agriculture Insurance Co. of India

ProAg

Farmers Mutual Hail

SCOR

Liberty Mutual

Mayfair Insurance

CARD-Pioneer Microinsurance

Pula Advisors

Contents

1 SCOPE OF THE REPORT

- 1.1 Market Introduction
- 1.2 Years Considered
- 1.3 Research Objectives
- 1.4 Market Research Methodology
- 1.5 Research Process and Data Source
- 1.6 Economic Indicators
- 1.7 Currency Considered
- 1.8 Market Estimation Caveats

2 EXECUTIVE SUMMARY

- 2.1 World Market Overview
 - 2.1.1 Global Indemnity-based Weather Insurance Market Size (2021-2032)
 - 2.1.2 Indemnity-based Weather Insurance Market Size CAGR by Region (2021 VS 2025 VS 2032)
 - 2.1.3 World Current & Future Analysis for Indemnity-based Weather Insurance by Country/Region (2021, 2025 & 2032)
- 2.2 Indemnity-based Weather Insurance Segment by Type
 - 2.2.1 Rainfall Insurance
 - 2.2.2 Drought Insurance
 - 2.2.3 Others
 - 2.2.4 Indemnity-based Weather Insurance Market Size by Type
 - 2.2.4.1 Indemnity-based Weather Insurance Market Size CAGR by Type (2021 VS 2025 VS 2032)
 - 2.2.4.2 Global Indemnity-based Weather Insurance Market Size Market Share by Type (2021-2026)
- 2.3 Indemnity-based Weather Insurance Segment by End-User
 - 2.3.1 Corporate Weather Insurance
 - 2.3.2 Government Weather Insurance
 - 2.3.3 Individual Weather Insurance
 - 2.3.4 Indemnity-based Weather Insurance Market Size by End-User
 - 2.3.4.1 Indemnity-based Weather Insurance Market Size CAGR by End-User (2021 VS 2025 VS 2032)
 - 2.3.4.2 Global Indemnity-based Weather Insurance Market Size Market Share by End-User (2021-2026)

2.4 Indemnity-based Weather Insurance Segment by Application

2.4.1 Agricultural

2.4.2 Energy

2.4.3 Others

2.4.4 Indemnity-based Weather Insurance Market Size by Application

2.4.4.1 Indemnity-based Weather Insurance Market Size CAGR by Application (2021 VS 2025 VS 2032)

2.4.4.2 Global Indemnity-based Weather Insurance Market Size Market Share by Application (2021-2026)

3 INDEMNITY-BASED WEATHER INSURANCE MARKET SIZE BY PLAYER

3.1 Indemnity-based Weather Insurance Market Size Market Share by Player

3.1.1 Global Indemnity-based Weather Insurance Revenue by Player (2021-2026)

3.1.2 Global Indemnity-based Weather Insurance Revenue Market Share by Player (2021-2026)

3.2 Global Indemnity-based Weather Insurance Key Players Head office and Products Offered

3.3 Market Concentration Rate Analysis

3.3.1 Competition Landscape Analysis

3.3.2 Concentration Ratio (CR3, CR5 and CR10) & (2024-2026)

3.4 New Products and Potential Entrants

3.5 Mergers & Acquisitions, Expansion

4 INDEMNITY-BASED WEATHER INSURANCE BY REGION

4.1 Indemnity-based Weather Insurance Market Size by Region (2021-2026)

4.2 Global Indemnity-based Weather Insurance Annual Revenue by Country/Region (2021-2026)

4.3 Americas Indemnity-based Weather Insurance Market Size Growth (2021-2026)

4.4 APAC Indemnity-based Weather Insurance Market Size Growth (2021-2026)

4.5 Europe Indemnity-based Weather Insurance Market Size Growth (2021-2026)

4.6 Middle East & Africa Indemnity-based Weather Insurance Market Size Growth (2021-2026)

5 AMERICAS

5.1 Americas Indemnity-based Weather Insurance Market Size by Country (2021-2026)

5.2 Americas Indemnity-based Weather Insurance Market Size by Type (2021-2026)

5.3 Americas Indemnity-based Weather Insurance Market Size by Application (2021-2026)

5.4 United States

5.5 Canada

5.6 Mexico

5.7 Brazil

6 APAC

6.1 APAC Indemnity-based Weather Insurance Market Size by Region (2021-2026)

6.2 APAC Indemnity-based Weather Insurance Market Size by Type (2021-2026)

6.3 APAC Indemnity-based Weather Insurance Market Size by Application (2021-2026)

6.4 China

6.5 Japan

6.6 South Korea

6.7 Southeast Asia

6.8 India

6.9 Australia

7 EUROPE

7.1 Europe Indemnity-based Weather Insurance Market Size by Country (2021-2026)

7.2 Europe Indemnity-based Weather Insurance Market Size by Type (2021-2026)

7.3 Europe Indemnity-based Weather Insurance Market Size by Application (2021-2026)

7.4 Germany

7.5 France

7.6 UK

7.7 Italy

7.8 Russia

8 MIDDLE EAST & AFRICA

8.1 Middle East & Africa Indemnity-based Weather Insurance by Region (2021-2026)

8.2 Middle East & Africa Indemnity-based Weather Insurance Market Size by Type (2021-2026)

8.3 Middle East & Africa Indemnity-based Weather Insurance Market Size by Application (2021-2026)

8.4 Egypt

8.5 South Africa

8.6 Israel

8.7 Turkey

8.8 GCC Countries

9 MARKET DRIVERS, CHALLENGES AND TRENDS

9.1 Market Drivers & Growth Opportunities

9.2 Market Challenges & Risks

9.3 Industry Trends

10 GLOBAL INDEMNITY-BASED WEATHER INSURANCE MARKET FORECAST

10.1 Global Indemnity-based Weather Insurance Forecast by Region (2027-2032)

10.1.1 Global Indemnity-based Weather Insurance Forecast by Region (2027-2032)

10.1.2 Americas Indemnity-based Weather Insurance Forecast

10.1.3 APAC Indemnity-based Weather Insurance Forecast

10.1.4 Europe Indemnity-based Weather Insurance Forecast

10.1.5 Middle East & Africa Indemnity-based Weather Insurance Forecast

10.2 Americas Indemnity-based Weather Insurance Forecast by Country (2027-2032)

10.2.1 United States Market Indemnity-based Weather Insurance Forecast

10.2.2 Canada Market Indemnity-based Weather Insurance Forecast

10.2.3 Mexico Market Indemnity-based Weather Insurance Forecast

10.2.4 Brazil Market Indemnity-based Weather Insurance Forecast

10.3 APAC Indemnity-based Weather Insurance Forecast by Region (2027-2032)

10.3.1 China Indemnity-based Weather Insurance Market Forecast

10.3.2 Japan Market Indemnity-based Weather Insurance Forecast

10.3.3 Korea Market Indemnity-based Weather Insurance Forecast

10.3.4 Southeast Asia Market Indemnity-based Weather Insurance Forecast

10.3.5 India Market Indemnity-based Weather Insurance Forecast

10.3.6 Australia Market Indemnity-based Weather Insurance Forecast

10.4 Europe Indemnity-based Weather Insurance Forecast by Country (2027-2032)

10.4.1 Germany Market Indemnity-based Weather Insurance Forecast

10.4.2 France Market Indemnity-based Weather Insurance Forecast

10.4.3 UK Market Indemnity-based Weather Insurance Forecast

10.4.4 Italy Market Indemnity-based Weather Insurance Forecast

10.4.5 Russia Market Indemnity-based Weather Insurance Forecast

10.5 Middle East & Africa Indemnity-based Weather Insurance Forecast by Region (2027-2032)

- 10.5.1 Egypt Market Indemnity-based Weather Insurance Forecast
- 10.5.2 South Africa Market Indemnity-based Weather Insurance Forecast
- 10.5.3 Israel Market Indemnity-based Weather Insurance Forecast
- 10.5.4 Turkey Market Indemnity-based Weather Insurance Forecast
- 10.6 Global Indemnity-based Weather Insurance Forecast by Type (2027-2032)
- 10.7 Global Indemnity-based Weather Insurance Forecast by Application (2027-2032)
 - 10.7.1 GCC Countries Market Indemnity-based Weather Insurance Forecast

11 KEY PLAYERS ANALYSIS

11.1 Climate Corporation

- 11.1.1 Climate Corporation Company Information
- 11.1.2 Climate Corporation Indemnity-based Weather Insurance Product Offered
- 11.1.3 Climate Corporation Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 11.1.4 Climate Corporation Main Business Overview
- 11.1.5 Climate Corporation Latest Developments

11.2 Allianz

- 11.2.1 Allianz Company Information
- 11.2.2 Allianz Indemnity-based Weather Insurance Product Offered
- 11.2.3 Allianz Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 11.2.4 Allianz Main Business Overview
- 11.2.5 Allianz Latest Developments

11.3 Swiss Re

- 11.3.1 Swiss Re Company Information
- 11.3.2 Swiss Re Indemnity-based Weather Insurance Product Offered
- 11.3.3 Swiss Re Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 11.3.4 Swiss Re Main Business Overview
- 11.3.5 Swiss Re Latest Developments

11.4 Munich Re

- 11.4.1 Munich Re Company Information
- 11.4.2 Munich Re Indemnity-based Weather Insurance Product Offered
- 11.4.3 Munich Re Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 11.4.4 Munich Re Main Business Overview
- 11.4.5 Munich Re Latest Developments

11.5 AXA XL

- 11.5.1 AXA XL Company Information
- 11.5.2 AXA XL Indemnity-based Weather Insurance Product Offered
- 11.5.3 AXA XL Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 11.5.4 AXA XL Main Business Overview
- 11.5.5 AXA XL Latest Developments
- 11.6 Aon
 - 11.6.1 Aon Company Information
 - 11.6.2 Aon Indemnity-based Weather Insurance Product Offered
 - 11.6.3 Aon Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.6.4 Aon Main Business Overview
 - 11.6.5 Aon Latest Developments
- 11.7 Nephila Climate
 - 11.7.1 Nephila Climate Company Information
 - 11.7.2 Nephila Climate Indemnity-based Weather Insurance Product Offered
 - 11.7.3 Nephila Climate Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.7.4 Nephila Climate Main Business Overview
 - 11.7.5 Nephila Climate Latest Developments
- 11.8 Sompo International
 - 11.8.1 Sompo International Company Information
 - 11.8.2 Sompo International Indemnity-based Weather Insurance Product Offered
 - 11.8.3 Sompo International Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.8.4 Sompo International Main Business Overview
 - 11.8.5 Sompo International Latest Developments
- 11.9 Howden Insurance
 - 11.9.1 Howden Insurance Company Information
 - 11.9.2 Howden Insurance Indemnity-based Weather Insurance Product Offered
 - 11.9.3 Howden Insurance Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.9.4 Howden Insurance Main Business Overview
 - 11.9.5 Howden Insurance Latest Developments
- 11.10 Allen Financial Insurance Group
 - 11.10.1 Allen Financial Insurance Group Company Information
 - 11.10.2 Allen Financial Insurance Group Indemnity-based Weather Insurance Product Offered
 - 11.10.3 Allen Financial Insurance Group Indemnity-based Weather Insurance

Revenue, Gross Margin and Market Share (2021-2026)

11.10.4 Allen Financial Insurance Group Main Business Overview

11.10.5 Allen Financial Insurance Group Latest Developments

11.11 Zurich Insurance

11.11.1 Zurich Insurance Company Information

11.11.2 Zurich Insurance Indemnity-based Weather Insurance Product Offered

11.11.3 Zurich Insurance Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.11.4 Zurich Insurance Main Business Overview

11.11.5 Zurich Insurance Latest Developments

11.12 Tokio Marine HCC

11.12.1 Tokio Marine HCC Company Information

11.12.2 Tokio Marine HCC Indemnity-based Weather Insurance Product Offered

11.12.3 Tokio Marine HCC Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.12.4 Tokio Marine HCC Main Business Overview

11.12.5 Tokio Marine HCC Latest Developments

11.13 MSIG Insurance

11.13.1 MSIG Insurance Company Information

11.13.2 MSIG Insurance Indemnity-based Weather Insurance Product Offered

11.13.3 MSIG Insurance Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.13.4 MSIG Insurance Main Business Overview

11.13.5 MSIG Insurance Latest Developments

11.14 Travelers Insurance

11.14.1 Travelers Insurance Company Information

11.14.2 Travelers Insurance Indemnity-based Weather Insurance Product Offered

11.14.3 Travelers Insurance Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.14.4 Travelers Insurance Main Business Overview

11.14.5 Travelers Insurance Latest Developments

11.15 Ping An Insurance

11.15.1 Ping An Insurance Company Information

11.15.2 Ping An Insurance Indemnity-based Weather Insurance Product Offered

11.15.3 Ping An Insurance Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.15.4 Ping An Insurance Main Business Overview

11.15.5 Ping An Insurance Latest Developments

11.16 PICC

- 11.16.1 PICC Company Information
- 11.16.2 PICC Indemnity-based Weather Insurance Product Offered
- 11.16.3 PICC Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 11.16.4 PICC Main Business Overview
- 11.16.5 PICC Latest Developments
- 11.17 China Life
 - 11.17.1 China Life Company Information
 - 11.17.2 China Life Indemnity-based Weather Insurance Product Offered
 - 11.17.3 China Life Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.17.4 China Life Main Business Overview
 - 11.17.5 China Life Latest Developments
- 11.18 CPIC (China Pacific Property)
 - 11.18.1 CPIC (China Pacific Property) Company Information
 - 11.18.2 CPIC (China Pacific Property) Indemnity-based Weather Insurance Product Offered
 - 11.18.3 CPIC (China Pacific Property) Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.18.4 CPIC (China Pacific Property) Main Business Overview
 - 11.18.5 CPIC (China Pacific Property) Latest Developments
- 11.19 Hannover Re
 - 11.19.1 Hannover Re Company Information
 - 11.19.2 Hannover Re Indemnity-based Weather Insurance Product Offered
 - 11.19.3 Hannover Re Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.19.4 Hannover Re Main Business Overview
 - 11.19.5 Hannover Re Latest Developments
- 11.20 NAU Country (QBE)
 - 11.20.1 NAU Country (QBE) Company Information
 - 11.20.2 NAU Country (QBE) Indemnity-based Weather Insurance Product Offered
 - 11.20.3 NAU Country (QBE) Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.20.4 NAU Country (QBE) Main Business Overview
 - 11.20.5 NAU Country (QBE) Latest Developments
- 11.21 Willis Towers Watson
 - 11.21.1 Willis Towers Watson Company Information
 - 11.21.2 Willis Towers Watson Indemnity-based Weather Insurance Product Offered
 - 11.21.3 Willis Towers Watson Indemnity-based Weather Insurance Revenue, Gross

Margin and Market Share (2021-2026)

11.21.4 Willis Towers Watson Main Business Overview

11.21.5 Willis Towers Watson Latest Developments

11.22 China United Property Insurance

11.22.1 China United Property Insurance Company Information

11.22.2 China United Property Insurance Indemnity-based Weather Insurance Product Offered

11.22.3 China United Property Insurance Indemnity-based Weather Insurance

Revenue, Gross Margin and Market Share (2021-2026)

11.22.4 China United Property Insurance Main Business Overview

11.22.5 China United Property Insurance Latest Developments

11.23 Agriculture Insurance Co. of India

11.23.1 Agriculture Insurance Co. of India Company Information

11.23.2 Agriculture Insurance Co. of India Indemnity-based Weather Insurance Product Offered

11.23.3 Agriculture Insurance Co. of India Indemnity-based Weather Insurance

Revenue, Gross Margin and Market Share (2021-2026)

11.23.4 Agriculture Insurance Co. of India Main Business Overview

11.23.5 Agriculture Insurance Co. of India Latest Developments

11.24 ProAg

11.24.1 ProAg Company Information

11.24.2 ProAg Indemnity-based Weather Insurance Product Offered

11.24.3 ProAg Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.24.4 ProAg Main Business Overview

11.24.5 ProAg Latest Developments

11.25 Farmers Mutual Hail

11.25.1 Farmers Mutual Hail Company Information

11.25.2 Farmers Mutual Hail Indemnity-based Weather Insurance Product Offered

11.25.3 Farmers Mutual Hail Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.25.4 Farmers Mutual Hail Main Business Overview

11.25.5 Farmers Mutual Hail Latest Developments

11.26 SCOR

11.26.1 SCOR Company Information

11.26.2 SCOR Indemnity-based Weather Insurance Product Offered

11.26.3 SCOR Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.26.4 SCOR Main Business Overview

- 11.26.5 SCOR Latest Developments
- 11.27 Liberty Mutual
 - 11.27.1 Liberty Mutual Company Information
 - 11.27.2 Liberty Mutual Indemnity-based Weather Insurance Product Offered
 - 11.27.3 Liberty Mutual Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.27.4 Liberty Mutual Main Business Overview
 - 11.27.5 Liberty Mutual Latest Developments
- 11.28 Mayfair Insurance
 - 11.28.1 Mayfair Insurance Company Information
 - 11.28.2 Mayfair Insurance Indemnity-based Weather Insurance Product Offered
 - 11.28.3 Mayfair Insurance Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.28.4 Mayfair Insurance Main Business Overview
 - 11.28.5 Mayfair Insurance Latest Developments
- 11.29 CARD-Pioneer Microinsurance
 - 11.29.1 CARD-Pioneer Microinsurance Company Information
 - 11.29.2 CARD-Pioneer Microinsurance Indemnity-based Weather Insurance Product Offered
 - 11.29.3 CARD-Pioneer Microinsurance Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.29.4 CARD-Pioneer Microinsurance Main Business Overview
 - 11.29.5 CARD-Pioneer Microinsurance Latest Developments
- 11.30 Pula Advisors
 - 11.30.1 Pula Advisors Company Information
 - 11.30.2 Pula Advisors Indemnity-based Weather Insurance Product Offered
 - 11.30.3 Pula Advisors Indemnity-based Weather Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.30.4 Pula Advisors Main Business Overview
 - 11.30.5 Pula Advisors Latest Developments

12 RESEARCH FINDINGS AND CONCLUSION

List Of Tables

LIST OF TABLES

Table 1. Indemnity-based Weather Insurance Market Size CAGR by Region (2021 VS 2025 VS 2032) & (\$ millions)

Table 2. Indemnity-based Weather Insurance Annual Sales CAGR by Country/Region (2021, 2025 & 2032) & (\$ millions)

Table 3. Major Players of Rainfall Insurance

Table 4. Major Players of Drought Insurance

Table 5. Major Players of Others

Table 6. Indemnity-based Weather Insurance Market Size CAGR by Type (2021 VS 2025 VS 2032) & (\$ millions)

Table 7. Global Indemnity-based Weather Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 8. Global Indemnity-based Weather Insurance Market Size Market Share by Type (2021-2026)

Table 9. Major Players of Corporate Weather Insurance

Table 10. Major Players of Government Weather Insurance

Table 11. Major Players of Individual Weather Insurance

Table 12. Indemnity-based Weather Insurance Market Size CAGR by End-User (2021 VS 2025 VS 2032) & (\$ millions)

Table 13. Global Indemnity-based Weather Insurance Market Size by End-User (2021-2026) & (\$ millions)

Table 14. Global Indemnity-based Weather Insurance Market Size Market Share by End-User (2021-2026)

Table 15. Indemnity-based Weather Insurance Market Size CAGR by Application (2021 VS 2025 VS 2032) & (\$ millions)

Table 16. Global Indemnity-based Weather Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 17. Global Indemnity-based Weather Insurance Market Size Market Share by Application (2021-2026)

Table 18. Global Indemnity-based Weather Insurance Revenue by Player (2021-2026) & (\$ millions)

Table 19. Global Indemnity-based Weather Insurance Revenue Market Share by Player (2021-2026)

Table 20. Indemnity-based Weather Insurance Key Players Head office and Products Offered

Table 21. Indemnity-based Weather Insurance Concentration Ratio (CR3, CR5 and

CR10) & (2024-2026)

Table 22. New Products and Potential Entrants

Table 23. Mergers & Acquisitions, Expansion

Table 24. Global Indemnity-based Weather Insurance Market Size by Region
(2021-2026) & (\$ millions)

Table 25. Global Indemnity-based Weather Insurance Market Size Market Share by
Region (2021-2026)

Table 26. Global Indemnity-based Weather Insurance Revenue by Country/Region
(2021-2026) & (\$ millions)

Table 27. Global Indemnity-based Weather Insurance Revenue Market Share by
Country/Region (2021-2026)

Table 28. Americas Indemnity-based Weather Insurance Market Size by Country
(2021-2026) & (\$ millions)

Table 29. Americas Indemnity-based Weather Insurance Market Size Market Share by
Country (2021-2026)

Table 30. Americas Indemnity-based Weather Insurance Market Size by Type
(2021-2026) & (\$ millions)

Table 31. Americas Indemnity-based Weather Insurance Market Size Market Share by
Type (2021-2026)

Table 32. Americas Indemnity-based Weather Insurance Market Size by Application
(2021-2026) & (\$ millions)

Table 33. Americas Indemnity-based Weather Insurance Market Size Market Share by
Application (2021-2026)

Table 34. APAC Indemnity-based Weather Insurance Market Size by Region
(2021-2026) & (\$ millions)

Table 35. APAC Indemnity-based Weather Insurance Market Size Market Share by
Region (2021-2026)

Table 36. APAC Indemnity-based Weather Insurance Market Size by Type (2021-2026)
& (\$ millions)

Table 37. APAC Indemnity-based Weather Insurance Market Size by Application
(2021-2026) & (\$ millions)

Table 38. Europe Indemnity-based Weather Insurance Market Size by Country
(2021-2026) & (\$ millions)

Table 39. Europe Indemnity-based Weather Insurance Market Size Market Share by
Country (2021-2026)

Table 40. Europe Indemnity-based Weather Insurance Market Size by Type
(2021-2026) & (\$ millions)

Table 41. Europe Indemnity-based Weather Insurance Market Size by Application
(2021-2026) & (\$ millions)

Table 42. Middle East & Africa Indemnity-based Weather Insurance Market Size by Region (2021-2026) & (\$ millions)

Table 43. Middle East & Africa Indemnity-based Weather Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 44. Middle East & Africa Indemnity-based Weather Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 45. Key Market Drivers & Growth Opportunities of Indemnity-based Weather Insurance

Table 46. Key Market Challenges & Risks of Indemnity-based Weather Insurance

Table 47. Key Industry Trends of Indemnity-based Weather Insurance

Table 48. Global Indemnity-based Weather Insurance Market Size Forecast by Region (2027-2032) & (\$ millions)

Table 49. Global Indemnity-based Weather Insurance Market Size Market Share Forecast by Region (2027-2032)

Table 50. Global Indemnity-based Weather Insurance Market Size Forecast by Type (2027-2032) & (\$ millions)

Table 51. Global Indemnity-based Weather Insurance Market Size Forecast by Application (2027-2032) & (\$ millions)

Table 52. Climate Corporation Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 53. Climate Corporation Indemnity-based Weather Insurance Product Offered

Table 54. Climate Corporation Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 55. Climate Corporation Main Business

Table 56. Climate Corporation Latest Developments

Table 57. Allianz Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 58. Allianz Indemnity-based Weather Insurance Product Offered

Table 59. Allianz Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 60. Allianz Main Business

Table 61. Allianz Latest Developments

Table 62. Swiss Re Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 63. Swiss Re Indemnity-based Weather Insurance Product Offered

Table 64. Swiss Re Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 65. Swiss Re Main Business

Table 66. Swiss Re Latest Developments

Table 67. Munich Re Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 68. Munich Re Indemnity-based Weather Insurance Product Offered

Table 69. Munich Re Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 70. Munich Re Main Business

Table 71. Munich Re Latest Developments

Table 72. AXA XL Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 73. AXA XL Indemnity-based Weather Insurance Product Offered

Table 74. AXA XL Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 75. AXA XL Main Business

Table 76. AXA XL Latest Developments

Table 77. Aon Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 78. Aon Indemnity-based Weather Insurance Product Offered

Table 79. Aon Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 80. Aon Main Business

Table 81. Aon Latest Developments

Table 82. Nephila Climate Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 83. Nephila Climate Indemnity-based Weather Insurance Product Offered

Table 84. Nephila Climate Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 85. Nephila Climate Main Business

Table 86. Nephila Climate Latest Developments

Table 87. Sompo International Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 88. Sompo International Indemnity-based Weather Insurance Product Offered

Table 89. Sompo International Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 90. Sompo International Main Business

Table 91. Sompo International Latest Developments

Table 92. Howden Insurance Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 93. Howden Insurance Indemnity-based Weather Insurance Product Offered

Table 94. Howden Insurance Indemnity-based Weather Insurance Revenue (\$ million),

Gross Margin and Market Share (2021-2026)

Table 95. Howden Insurance Main Business

Table 96. Howden Insurance Latest Developments

Table 97. Allen Financial Insurance Group Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 98. Allen Financial Insurance Group Indemnity-based Weather Insurance Product Offered

Table 99. Allen Financial Insurance Group Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 100. Allen Financial Insurance Group Main Business

Table 101. Allen Financial Insurance Group Latest Developments

Table 102. Zurich Insurance Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 103. Zurich Insurance Indemnity-based Weather Insurance Product Offered

Table 104. Zurich Insurance Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 105. Zurich Insurance Main Business

Table 106. Zurich Insurance Latest Developments

Table 107. Tokio Marine HCC Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 108. Tokio Marine HCC Indemnity-based Weather Insurance Product Offered

Table 109. Tokio Marine HCC Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 110. Tokio Marine HCC Main Business

Table 111. Tokio Marine HCC Latest Developments

Table 112. MSIG Insurance Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 113. MSIG Insurance Indemnity-based Weather Insurance Product Offered

Table 114. MSIG Insurance Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 115. MSIG Insurance Main Business

Table 116. MSIG Insurance Latest Developments

Table 117. Travelers Insurance Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 118. Travelers Insurance Indemnity-based Weather Insurance Product Offered

Table 119. Travelers Insurance Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 120. Travelers Insurance Main Business

Table 121. Travelers Insurance Latest Developments

Table 122. Ping An Insurance Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors
Table 123. Ping An Insurance Indemnity-based Weather Insurance Product Offered
Table 124. Ping An Insurance Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)
Table 125. Ping An Insurance Main Business
Table 126. Ping An Insurance Latest Developments
Table 127. PICC Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors
Table 128. PICC Indemnity-based Weather Insurance Product Offered
Table 129. PICC Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)
Table 130. PICC Main Business
Table 131. PICC Latest Developments
Table 132. China Life Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors
Table 133. China Life Indemnity-based Weather Insurance Product Offered
Table 134. China Life Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)
Table 135. China Life Main Business
Table 136. China Life Latest Developments
Table 137. CPIC (China Pacific Property) Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors
Table 138. CPIC (China Pacific Property) Indemnity-based Weather Insurance Product Offered
Table 139. CPIC (China Pacific Property) Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)
Table 140. CPIC (China Pacific Property) Main Business
Table 141. CPIC (China Pacific Property) Latest Developments
Table 142. Hannover Re Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors
Table 143. Hannover Re Indemnity-based Weather Insurance Product Offered
Table 144. Hannover Re Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)
Table 145. Hannover Re Main Business
Table 146. Hannover Re Latest Developments
Table 147. NAU Country (QBE) Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors
Table 148. NAU Country (QBE) Indemnity-based Weather Insurance Product Offered

Table 149. NAU Country (QBE) Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 150. NAU Country (QBE) Main Business

Table 151. NAU Country (QBE) Latest Developments

Table 152. Willis Towers Watson Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 153. Willis Towers Watson Indemnity-based Weather Insurance Product Offered

Table 154. Willis Towers Watson Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 155. Willis Towers Watson Main Business

Table 156. Willis Towers Watson Latest Developments

Table 157. China United Property Insurance Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 158. China United Property Insurance Indemnity-based Weather Insurance Product Offered

Table 159. China United Property Insurance Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 160. China United Property Insurance Main Business

Table 161. China United Property Insurance Latest Developments

Table 162. Agriculture Insurance Co. of India Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 163. Agriculture Insurance Co. of India Indemnity-based Weather Insurance Product Offered

Table 164. Agriculture Insurance Co. of India Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 165. Agriculture Insurance Co. of India Main Business

Table 166. Agriculture Insurance Co. of India Latest Developments

Table 167. ProAg Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 168. ProAg Indemnity-based Weather Insurance Product Offered

Table 169. ProAg Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 170. ProAg Main Business

Table 171. ProAg Latest Developments

Table 172. Farmers Mutual Hail Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 173. Farmers Mutual Hail Indemnity-based Weather Insurance Product Offered

Table 174. Farmers Mutual Hail Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 175. Farmers Mutual Hail Main Business

Table 176. Farmers Mutual Hail Latest Developments

Table 177. SCOR Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 178. SCOR Indemnity-based Weather Insurance Product Offered

Table 179. SCOR Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 180. SCOR Main Business

Table 181. SCOR Latest Developments

Table 182. Liberty Mutual Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 183. Liberty Mutual Indemnity-based Weather Insurance Product Offered

Table 184. Liberty Mutual Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 185. Liberty Mutual Main Business

Table 186. Liberty Mutual Latest Developments

Table 187. Mayfair Insurance Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 188. Mayfair Insurance Indemnity-based Weather Insurance Product Offered

Table 189. Mayfair Insurance Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 190. Mayfair Insurance Main Business

Table 191. Mayfair Insurance Latest Developments

Table 192. CARD-Pioneer Microinsurance Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 193. CARD-Pioneer Microinsurance Indemnity-based Weather Insurance Product Offered

Table 194. CARD-Pioneer Microinsurance Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 195. CARD-Pioneer Microinsurance Main Business

Table 196. CARD-Pioneer Microinsurance Latest Developments

Table 197. Pula Advisors Details, Company Type, Indemnity-based Weather Insurance Area Served and Its Competitors

Table 198. Pula Advisors Indemnity-based Weather Insurance Product Offered

Table 199. Pula Advisors Indemnity-based Weather Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 200. Pula Advisors Main Business

Table 201. Pula Advisors Latest Developments

List Of Figures

LIST OF FIGURES

Figure 1. Indemnity-based Weather Insurance Report Years Considered

Figure 2. Research Objectives

Figure 3. Research Methodology

Figure 4. Research Process and Data Source

Figure 5. Global Indemnity-based Weather Insurance Market Size Growth Rate (2021-2032) (\$ millions)

Figure 6. Indemnity-based Weather Insurance Sales by Geographic Region (2021, 2025 & 2032) & (\$ millions)

Figure 7. Indemnity-based Weather Insurance Sales Market Share by Country/Region (2025)

Figure 8. Indemnity-based Weather Insurance Sales Market Share by Country/Region (2021, 2025 & 2032)

Figure 9. Global Indemnity-based Weather Insurance Market Size Market Share by Type in 2025

Figure 10. Global Indemnity-based Weather Insurance Market Size Market Share by End-User in 2025

Figure 11. Indemnity-based Weather Insurance in Agricultural

Figure 12. Global Indemnity-based Weather Insurance Market: Agricultural (2021-2026) & (\$ millions)

Figure 13. Indemnity-based Weather Insurance in Energy

Figure 14. Global Indemnity-based Weather Insurance Market: Energy (2021-2026) & (\$ millions)

Figure 15. Indemnity-based Weather Insurance in Others

Figure 16. Global Indemnity-based Weather Insurance Market: Others (2021-2026) & (\$ millions)

Figure 17. Global Indemnity-based Weather Insurance Market Size Market Share by Application in 2025

Figure 18. Global Indemnity-based Weather Insurance Revenue Market Share by Player in 2025

Figure 19. Global Indemnity-based Weather Insurance Market Size Market Share by Region (2021-2026)

Figure 20. Americas Indemnity-based Weather Insurance Market Size 2021-2026 (\$ millions)

Figure 21. APAC Indemnity-based Weather Insurance Market Size 2021-2026 (\$ millions)

Figure 22. Europe Indemnity-based Weather Insurance Market Size 2021-2026 (\$ millions)

Figure 23. Middle East & Africa Indemnity-based Weather Insurance Market Size 2021-2026 (\$ millions)

Figure 24. Americas Indemnity-based Weather Insurance Value Market Share by Country in 2025

Figure 25. United States Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 26. Canada Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 27. Mexico Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 28. Brazil Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 29. APAC Indemnity-based Weather Insurance Market Size Market Share by Region in 2025

Figure 30. APAC Indemnity-based Weather Insurance Market Size Market Share by Type (2021-2026)

Figure 31. APAC Indemnity-based Weather Insurance Market Size Market Share by Application (2021-2026)

Figure 32. China Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 33. Japan Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 34. South Korea Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 35. Southeast Asia Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 36. India Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 37. Australia Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 38. Europe Indemnity-based Weather Insurance Market Size Market Share by Country in 2025

Figure 39. Europe Indemnity-based Weather Insurance Market Size Market Share by Type (2021-2026)

Figure 40. Europe Indemnity-based Weather Insurance Market Size Market Share by Application (2021-2026)

Figure 41. Germany Indemnity-based Weather Insurance Market Size Growth

2021-2026 (\$ millions)

Figure 42. France Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 43. UK Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 44. Italy Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 45. Russia Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 46. Middle East & Africa Indemnity-based Weather Insurance Market Size Market Share by Region (2021-2026)

Figure 47. Middle East & Africa Indemnity-based Weather Insurance Market Size Market Share by Type (2021-2026)

Figure 48. Middle East & Africa Indemnity-based Weather Insurance Market Size Market Share by Application (2021-2026)

Figure 49. Egypt Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 50. South Africa Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 51. Israel Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 52. Turkey Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 53. GCC Countries Indemnity-based Weather Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 54. Americas Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 55. APAC Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 56. Europe Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 57. Middle East & Africa Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 58. United States Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 59. Canada Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 60. Mexico Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 61. Brazil Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 62. China Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 63. Japan Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 64. Korea Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 65. Southeast Asia Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 66. India Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 67. Australia Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 68. Germany Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 69. France Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 70. UK Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 71. Italy Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 72. Russia Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 73. Egypt Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 74. South Africa Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 75. Israel Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 76. Turkey Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

Figure 77. Global Indemnity-based Weather Insurance Market Size Market Share Forecast by Type (2027-2032)

Figure 78. Global Indemnity-based Weather Insurance Market Size Market Share Forecast by Application (2027-2032)

Figure 79. GCC Countries Indemnity-based Weather Insurance Market Size 2027-2032 (\$ millions)

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