

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

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Abstracts

The global Motor Insurance market size is predicted to grow from US\$ 628973 million in 2025 to US\$ 991981 million in 2032; it is expected to grow at a CAGR of 6.8% from 2026 to 2032.

Motor insurance refers to risk protection and financial compensation services for privately owned motor vehicles such as cars, SUVs, and light trucks. By charging premiums, it provides financial compensation when the insured vehicle is involved in a traffic accident, theft, natural disaster, or third-party liability claims. This type of insurance typically includes a combination of third-party liability insurance, vehicle damage insurance, comprehensive coverage, and passenger liability insurance, meeting both the legally mandated minimum insurance requirements and allowing for the expansion of commercial insurance terms according to the owner's needs, providing comprehensive risk protection for personal transportation. In the global insurance system, personal motor insurance, as a core component of property and casualty insurance (P&C), is of great significance to consumers' financial stability and public road safety. This product reduces potential economic losses for car owners through risk sharing and compensation mechanisms, while simultaneously promoting awareness of responsible vehicle use and the standardized development of the insurance market. The global motor insurance gross margin is expected to be approximately 15% in 2025.

The global auto insurance market is expected to continue expanding in 2025, benefiting from the steady growth in motor vehicle ownership, increasing insurance awareness, and advancements in pricing and risk management technologies by insurers. With rising middle-class incomes and accelerated urbanization in emerging markets, personal car ownership has increased significantly, directly driving a rigid demand for auto insurance. Simultaneously, the application of smart pricing models, telematics, and big data

analytics has improved underwriting profitability and enhanced user experience. Furthermore, increasingly stringent traffic safety regulations and mandatory insurance requirements globally have provided a stable foundation for market premium income. Industry innovation continues to deepen, with insurance technology driving digital sales and claims, thereby reducing operating costs and increasing market penetration. Many insurance companies have attracted younger consumers through mobile applications, online direct sales, and usage-based pricing schemes. The widespread adoption of electric and connected vehicles has also opened up new insurance segments, prompting traditional products to evolve towards greater intelligence and personalization. Despite the promising market prospects, the personal auto insurance industry faces multiple challenges. On the one hand, claims costs are increasing due to the rising frequency of natural disasters, extreme weather events, and traffic accidents, compressing underwriting profit margins. At the same time, persistent inflation and high vehicle repair costs are driving up claims expenditures, requiring insurance companies to maintain profitability through more precise risk pricing and reinsurance arrangements. On the other hand, fierce market competition has driven down rates, posing a threat to traditional insurance companies from emerging technology-driven insurers and multi-channel competition. Furthermore, with the promotion of autonomous driving and connected car technologies, data privacy and cybersecurity risks are becoming increasingly prominent, requiring institutional innovation and regulatory support. Differences in insurance regulatory policies across different countries and regions also increase the compliance complexity of cross-border operations. On the downstream demand side, consumers' focus on auto insurance is gradually shifting from basic liability coverage to more comprehensive protection plans, such as full coverage, no-collision discounts, accident rescue, and rental compensation. Digital user experience and personalized products have become key factors in attracting customers. As vehicle usage behavior data is more widely incorporated into pricing models, behavior-based insurance and dynamic rate systems are gaining market favor. In the coming years, insurance companies will place greater emphasis on cooperation with connected car companies, automakers, and technology companies to achieve risk prediction and precision marketing through data sharing. Overall, the personal auto insurance market will continue to be vibrant, providing vehicle owners with smarter and more tailored risk protection services.

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

world Motor Insurance industry.

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

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

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

Segmentation by Type:

Third-Party Liability

Collision Coverage

Comprehensive Coverage

Others

Segmentation By Policy Type:

Compulsory Insurance

Voluntary/Commercial Insurance

Usage-Based Insurance

Others

Segmentation By Distribution Channel:

Direct Online

Agents/Brokers

Bancassurance

Others

Segmentation by Application:

Passenger Cars

Light Trucks

SUVs

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.

Progressive Corporation

AXA

Sompo Japan

Tokyo Marine

Travelers Group

Liberty Mutual Group

Zurich Insurance

Nationwide

Mitsui Sumitomo Insurance (MS&AD)

Aviva

Berkshire Hathaway (including GEICO)

Old Republic International

Auto-Owners Group

Generali Group

MAPFRE

Chubb

AmTrust NGH

CPIC

Ping An Insurance

PICC

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 Motor Insurance Market Size (2021-2032)
 - 2.1.2 Motor Insurance Market Size CAGR by Region (2021 VS 2025 VS 2032)
 - 2.1.3 World Current & Future Analysis for Motor Insurance by Country/Region (2021, 2025 & 2032)
- 2.2 Motor Insurance Segment by Type
 - 2.2.1 Third?Party Liability
 - 2.2.2 Collision Coverage
 - 2.2.3 Comprehensive Coverage
 - 2.2.4 Others
 - 2.2.5 Motor Insurance Market Size by Type
 - 2.2.5.1 Motor Insurance Market Size CAGR by Type (2021 VS 2025 VS 2032)
 - 2.2.5.2 Global Motor Insurance Market Size Market Share by Type (2021-2026)
- 2.3 Motor Insurance Segment By Policy Type
 - 2.3.1 Compulsory Insurance
 - 2.3.2 Voluntary/Commercial Insurance
 - 2.3.3 Usage?Based Insurance
 - 2.3.4 Others
 - 2.3.5 Motor Insurance Market Size By Policy Type
 - 2.3.5.1 Motor Insurance Market Size CAGR By Policy Type (2021 VS 2025 VS 2032)
 - 2.3.5.2 Global Motor Insurance Market Size Market Share By Policy Type (2021-2026)
- 2.4 Motor Insurance Segment By Distribution Channel
 - 2.4.1 Direct Online

2.4.2 Agents/Brokers

2.4.3 Bancassurance

2.4.4 Others

2.4.5 Motor Insurance Market Size By Distribution Channel

2.4.5.1 Motor Insurance Market Size CAGR By Distribution Channel (2021 VS 2025 VS 2032)

2.4.5.2 Global Motor Insurance Market Size Market Share By Distribution Channel (2021-2026)

2.5 Motor Insurance Segment by Application

2.5.1 Passenger Cars

2.5.2 Light Trucks

2.5.3 SUVs

2.5.4 Others

2.5.5 Motor Insurance Market Size by Application

2.5.5.1 Motor Insurance Market Size CAGR by Application (2021 VS 2025 VS 2032)

2.5.5.2 Global Motor Insurance Market Size Market Share by Application (2021-2026)

3 MOTOR INSURANCE MARKET SIZE BY PLAYER

3.1 Motor Insurance Market Size Market Share by Player

3.1.1 Global Motor Insurance Revenue by Player (2021-2026)

3.1.2 Global Motor Insurance Revenue Market Share by Player (2021-2026)

3.2 Global Motor 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 MOTOR INSURANCE BY REGION

4.1 Motor Insurance Market Size by Region (2021-2026)

4.2 Global Motor Insurance Annual Revenue by Country/Region (2021-2026)

4.3 Americas Motor Insurance Market Size Growth (2021-2026)

4.4 APAC Motor Insurance Market Size Growth (2021-2026)

4.5 Europe Motor Insurance Market Size Growth (2021-2026)

4.6 Middle East & Africa Motor Insurance Market Size Growth (2021-2026)

5 AMERICAS

- 5.1 Americas Motor Insurance Market Size by Country (2021-2026)
- 5.2 Americas Motor Insurance Market Size by Type (2021-2026)
- 5.3 Americas Motor 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 Motor Insurance Market Size by Region (2021-2026)
- 6.2 APAC Motor Insurance Market Size by Type (2021-2026)
- 6.3 APAC Motor 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 Motor Insurance Market Size by Country (2021-2026)
- 7.2 Europe Motor Insurance Market Size by Type (2021-2026)
- 7.3 Europe Motor 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 Motor Insurance by Region (2021-2026)
- 8.2 Middle East & Africa Motor Insurance Market Size by Type (2021-2026)
- 8.3 Middle East & Africa Motor 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 MOTOR INSURANCE MARKET FORECAST

10.1 Global Motor Insurance Forecast by Region (2027-2032)

10.1.1 Global Motor Insurance Forecast by Region (2027-2032)

10.1.2 Americas Motor Insurance Forecast

10.1.3 APAC Motor Insurance Forecast

10.1.4 Europe Motor Insurance Forecast

10.1.5 Middle East & Africa Motor Insurance Forecast

10.2 Americas Motor Insurance Forecast by Country (2027-2032)

10.2.1 United States Market Motor Insurance Forecast

10.2.2 Canada Market Motor Insurance Forecast

10.2.3 Mexico Market Motor Insurance Forecast

10.2.4 Brazil Market Motor Insurance Forecast

10.3 APAC Motor Insurance Forecast by Region (2027-2032)

10.3.1 China Motor Insurance Market Forecast

10.3.2 Japan Market Motor Insurance Forecast

10.3.3 Korea Market Motor Insurance Forecast

10.3.4 Southeast Asia Market Motor Insurance Forecast

10.3.5 India Market Motor Insurance Forecast

10.3.6 Australia Market Motor Insurance Forecast

10.4 Europe Motor Insurance Forecast by Country (2027-2032)

10.4.1 Germany Market Motor Insurance Forecast

10.4.2 France Market Motor Insurance Forecast

10.4.3 UK Market Motor Insurance Forecast

10.4.4 Italy Market Motor Insurance Forecast

10.4.5 Russia Market Motor Insurance Forecast

10.5 Middle East & Africa Motor Insurance Forecast by Region (2027-2032)

10.5.1 Egypt Market Motor Insurance Forecast

10.5.2 South Africa Market Motor Insurance Forecast

- 10.5.3 Israel Market Motor Insurance Forecast
- 10.5.4 Turkey Market Motor Insurance Forecast
- 10.6 Global Motor Insurance Forecast by Type (2027-2032)
- 10.7 Global Motor Insurance Forecast by Application (2027-2032)
 - 10.7.1 GCC Countries Market Motor Insurance Forecast

11 KEY PLAYERS ANALYSIS

11.1 Progressive Corporation

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

11.2 AXA

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

11.3 Sompo Japan

- 11.3.1 Sompo Japan Company Information
- 11.3.2 Sompo Japan Motor Insurance Product Offered
- 11.3.3 Sompo Japan Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 11.3.4 Sompo Japan Main Business Overview
- 11.3.5 Sompo Japan Latest Developments

11.4 Tokyo Marine

- 11.4.1 Tokyo Marine Company Information
- 11.4.2 Tokyo Marine Motor Insurance Product Offered
- 11.4.3 Tokyo Marine Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 11.4.4 Tokyo Marine Main Business Overview
- 11.4.5 Tokyo Marine Latest Developments

11.5 Travelers Group

- 11.5.1 Travelers Group Company Information
- 11.5.2 Travelers Group Motor Insurance Product Offered
- 11.5.3 Travelers Group Motor Insurance Revenue, Gross Margin and Market Share

(2021-2026)

11.5.4 Travelers Group Main Business Overview

11.5.5 Travelers Group Latest Developments

11.6 Liberty Mutual Group

11.6.1 Liberty Mutual Group Company Information

11.6.2 Liberty Mutual Group Motor Insurance Product Offered

11.6.3 Liberty Mutual Group Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.6.4 Liberty Mutual Group Main Business Overview

11.6.5 Liberty Mutual Group Latest Developments

11.7 Zurich Insurance

11.7.1 Zurich Insurance Company Information

11.7.2 Zurich Insurance Motor Insurance Product Offered

11.7.3 Zurich Insurance Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.7.4 Zurich Insurance Main Business Overview

11.7.5 Zurich Insurance Latest Developments

11.8 Nationwide

11.8.1 Nationwide Company Information

11.8.2 Nationwide Motor Insurance Product Offered

11.8.3 Nationwide Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.8.4 Nationwide Main Business Overview

11.8.5 Nationwide Latest Developments

11.9 Mitsui Sumitomo Insurance (MS&AD)

11.9.1 Mitsui Sumitomo Insurance (MS&AD) Company Information

11.9.2 Mitsui Sumitomo Insurance (MS&AD) Motor Insurance Product Offered

11.9.3 Mitsui Sumitomo Insurance (MS&AD) Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.9.4 Mitsui Sumitomo Insurance (MS&AD) Main Business Overview

11.9.5 Mitsui Sumitomo Insurance (MS&AD) Latest Developments

11.10 Aviva

11.10.1 Aviva Company Information

11.10.2 Aviva Motor Insurance Product Offered

11.10.3 Aviva Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.10.4 Aviva Main Business Overview

11.10.5 Aviva Latest Developments

11.11 Berkshire Hathaway (including GEICO)

11.11.1 Berkshire Hathaway (including GEICO) Company Information

- 11.11.2 Berkshire Hathaway (including GEICO) Motor Insurance Product Offered
- 11.11.3 Berkshire Hathaway (including GEICO) Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 11.11.4 Berkshire Hathaway (including GEICO) Main Business Overview
- 11.11.5 Berkshire Hathaway (including GEICO) Latest Developments
- 11.12 Old Republic International
 - 11.12.1 Old Republic International Company Information
 - 11.12.2 Old Republic International Motor Insurance Product Offered
 - 11.12.3 Old Republic International Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.12.4 Old Republic International Main Business Overview
 - 11.12.5 Old Republic International Latest Developments
- 11.13 Auto-Owners Group
 - 11.13.1 Auto-Owners Group Company Information
 - 11.13.2 Auto-Owners Group Motor Insurance Product Offered
 - 11.13.3 Auto-Owners Group Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.13.4 Auto-Owners Group Main Business Overview
 - 11.13.5 Auto-Owners Group Latest Developments
- 11.14 Generali Group
 - 11.14.1 Generali Group Company Information
 - 11.14.2 Generali Group Motor Insurance Product Offered
 - 11.14.3 Generali Group Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.14.4 Generali Group Main Business Overview
 - 11.14.5 Generali Group Latest Developments
- 11.15 MAPFRE
 - 11.15.1 MAPFRE Company Information
 - 11.15.2 MAPFRE Motor Insurance Product Offered
 - 11.15.3 MAPFRE Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.15.4 MAPFRE Main Business Overview
 - 11.15.5 MAPFRE Latest Developments
- 11.16 Chubb
 - 11.16.1 Chubb Company Information
 - 11.16.2 Chubb Motor Insurance Product Offered
 - 11.16.3 Chubb Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 11.16.4 Chubb Main Business Overview

11.16.5 Chubb Latest Developments

11.17 AmTrust NGH

11.17.1 AmTrust NGH Company Information

11.17.2 AmTrust NGH Motor Insurance Product Offered

11.17.3 AmTrust NGH Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.17.4 AmTrust NGH Main Business Overview

11.17.5 AmTrust NGH Latest Developments

11.18 CPIC

11.18.1 CPIC Company Information

11.18.2 CPIC Motor Insurance Product Offered

11.18.3 CPIC Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.18.4 CPIC Main Business Overview

11.18.5 CPIC Latest Developments

11.19 Ping An Insurance

11.19.1 Ping An Insurance Company Information

11.19.2 Ping An Insurance Motor Insurance Product Offered

11.19.3 Ping An Insurance Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.19.4 Ping An Insurance Main Business Overview

11.19.5 Ping An Insurance Latest Developments

11.20 PICC

11.20.1 PICC Company Information

11.20.2 PICC Motor Insurance Product Offered

11.20.3 PICC Motor Insurance Revenue, Gross Margin and Market Share (2021-2026)

11.20.4 PICC Main Business Overview

11.20.5 PICC Latest Developments

12 RESEARCH FINDINGS AND CONCLUSION

List Of Tables

LIST OF TABLES

- Table 1. Motor Insurance Market Size CAGR by Region (2021 VS 2025 VS 2032) & (\$ millions)
- Table 2. Motor Insurance Annual Sales CAGR by Country/Region (2021, 2025 & 2032) & (\$ millions)
- Table 3. Major Players of Third?Party Liability
- Table 4. Major Players of Collision Coverage
- Table 5. Major Players of Comprehensive Coverage
- Table 6. Major Players of Others
- Table 7. Motor Insurance Market Size CAGR by Type (2021 VS 2025 VS 2032) & (\$ millions)
- Table 8. Global Motor Insurance Market Size by Type (2021-2026) & (\$ millions)
- Table 9. Global Motor Insurance Market Size Market Share by Type (2021-2026)
- Table 10. Major Players of Compulsory Insurance
- Table 11. Major Players of Voluntary/Commercial Insurance
- Table 12. Major Players of Usage?Based Insurance
- Table 13. Major Players of Others
- Table 14. Motor Insurance Market Size CAGR By Policy Type (2021 VS 2025 VS 2032) & (\$ millions)
- Table 15. Global Motor Insurance Market Size By Policy Type (2021-2026) & (\$ millions)
- Table 16. Global Motor Insurance Market Size Market Share By Policy Type (2021-2026)
- Table 17. Major Players of Direct Online
- Table 18. Major Players of Agents/Brokers
- Table 19. Major Players of Bancassurance
- Table 20. Major Players of Others
- Table 21. Motor Insurance Market Size CAGR By Distribution Channel (2021 VS 2025 VS 2032) & (\$ millions)
- Table 22. Global Motor Insurance Market Size By Distribution Channel (2021-2026) & (\$ millions)
- Table 23. Global Motor Insurance Market Size Market Share By Distribution Channel (2021-2026)
- Table 24. Motor Insurance Market Size CAGR by Application (2021 VS 2025 VS 2032) & (\$ millions)
- Table 25. Global Motor Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 26. Global Motor Insurance Market Size Market Share by Application (2021-2026)

Table 27. Global Motor Insurance Revenue by Player (2021-2026) & (\$ millions)

Table 28. Global Motor Insurance Revenue Market Share by Player (2021-2026)

Table 29. Motor Insurance Key Players Head office and Products Offered

Table 30. Motor Insurance Concentration Ratio (CR3, CR5 and CR10) & (2024-2026)

Table 31. New Products and Potential Entrants

Table 32. Mergers & Acquisitions, Expansion

Table 33. Global Motor Insurance Market Size by Region (2021-2026) & (\$ millions)

Table 34. Global Motor Insurance Market Size Market Share by Region (2021-2026)

Table 35. Global Motor Insurance Revenue by Country/Region (2021-2026) & (\$ millions)

Table 36. Global Motor Insurance Revenue Market Share by Country/Region (2021-2026)

Table 37. Americas Motor Insurance Market Size by Country (2021-2026) & (\$ millions)

Table 38. Americas Motor Insurance Market Size Market Share by Country (2021-2026)

Table 39. Americas Motor Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 40. Americas Motor Insurance Market Size Market Share by Type (2021-2026)

Table 41. Americas Motor Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 42. Americas Motor Insurance Market Size Market Share by Application (2021-2026)

Table 43. APAC Motor Insurance Market Size by Region (2021-2026) & (\$ millions)

Table 44. APAC Motor Insurance Market Size Market Share by Region (2021-2026)

Table 45. APAC Motor Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 46. APAC Motor Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 47. Europe Motor Insurance Market Size by Country (2021-2026) & (\$ millions)

Table 48. Europe Motor Insurance Market Size Market Share by Country (2021-2026)

Table 49. Europe Motor Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 50. Europe Motor Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 51. Middle East & Africa Motor Insurance Market Size by Region (2021-2026) & (\$ millions)

Table 52. Middle East & Africa Motor Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 53. Middle East & Africa Motor Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 54. Key Market Drivers & Growth Opportunities of Motor Insurance

Table 55. Key Market Challenges & Risks of Motor Insurance

Table 56. Key Industry Trends of Motor Insurance

Table 57. Global Motor Insurance Market Size Forecast by Region (2027-2032) & (\$ millions)

Table 58. Global Motor Insurance Market Size Market Share Forecast by Region (2027-2032)

Table 59. Global Motor Insurance Market Size Forecast by Type (2027-2032) & (\$ millions)

Table 60. Global Motor Insurance Market Size Forecast by Application (2027-2032) & (\$ millions)

Table 61. Progressive Corporation Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 62. Progressive Corporation Motor Insurance Product Offered

Table 63. Progressive Corporation Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 64. Progressive Corporation Main Business

Table 65. Progressive Corporation Latest Developments

Table 66. AXA Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 67. AXA Motor Insurance Product Offered

Table 68. AXA Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 69. AXA Main Business

Table 70. AXA Latest Developments

Table 71. Sompo Japan Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 72. Sompo Japan Motor Insurance Product Offered

Table 73. Sompo Japan Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 74. Sompo Japan Main Business

Table 75. Sompo Japan Latest Developments

Table 76. Tokyo Marine Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 77. Tokyo Marine Motor Insurance Product Offered

Table 78. Tokyo Marine Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 79. Tokyo Marine Main Business

Table 80. Tokyo Marine Latest Developments

Table 81. Travelers Group Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 82. Travelers Group Motor Insurance Product Offered

Table 83. Travelers Group Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 84. Travelers Group Main Business

Table 85. Travelers Group Latest Developments

Table 86. Liberty Mutual Group Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 87. Liberty Mutual Group Motor Insurance Product Offered

Table 88. Liberty Mutual Group Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 89. Liberty Mutual Group Main Business

Table 90. Liberty Mutual Group Latest Developments

Table 91. Zurich Insurance Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 92. Zurich Insurance Motor Insurance Product Offered

Table 93. Zurich Insurance Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 94. Zurich Insurance Main Business

Table 95. Zurich Insurance Latest Developments

Table 96. Nationwide Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 97. Nationwide Motor Insurance Product Offered

Table 98. Nationwide Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 99. Nationwide Main Business

Table 100. Nationwide Latest Developments

Table 101. Mitsui Sumitomo Insurance (MS&AD) Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 102. Mitsui Sumitomo Insurance (MS&AD) Motor Insurance Product Offered

Table 103. Mitsui Sumitomo Insurance (MS&AD) Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 104. Mitsui Sumitomo Insurance (MS&AD) Main Business

Table 105. Mitsui Sumitomo Insurance (MS&AD) Latest Developments

Table 106. Aviva Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 107. Aviva Motor Insurance Product Offered

Table 108. Aviva Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 109. Aviva Main Business

Table 110. Aviva Latest Developments

Table 111. Berkshire Hathaway (including GEICO) Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 112. Berkshire Hathaway (including GEICO) Motor Insurance Product Offered

Table 113. Berkshire Hathaway (including GEICO) Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 114. Berkshire Hathaway (including GEICO) Main Business

Table 115. Berkshire Hathaway (including GEICO) Latest Developments

Table 116. Old Republic International Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 117. Old Republic International Motor Insurance Product Offered

Table 118. Old Republic International Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 119. Old Republic International Main Business

Table 120. Old Republic International Latest Developments

Table 121. Auto-Owners Group Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 122. Auto-Owners Group Motor Insurance Product Offered

Table 123. Auto-Owners Group Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 124. Auto-Owners Group Main Business

Table 125. Auto-Owners Group Latest Developments

Table 126. Generali Group Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 127. Generali Group Motor Insurance Product Offered

Table 128. Generali Group Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 129. Generali Group Main Business

Table 130. Generali Group Latest Developments

Table 131. MAPFRE Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 132. MAPFRE Motor Insurance Product Offered

Table 133. MAPFRE Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 134. MAPFRE Main Business

Table 135. MAPFRE Latest Developments

Table 136. Chubb Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 137. Chubb Motor Insurance Product Offered

Table 138. Chubb Motor Insurance Revenue (\$ million), Gross Margin and Market

Share (2021-2026)

Table 139. Chubb Main Business

Table 140. Chubb Latest Developments

Table 141. AmTrust NGH Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 142. AmTrust NGH Motor Insurance Product Offered

Table 143. AmTrust NGH Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 144. AmTrust NGH Main Business

Table 145. AmTrust NGH Latest Developments

Table 146. CPIC Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 147. CPIC Motor Insurance Product Offered

Table 148. CPIC Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 149. CPIC Main Business

Table 150. CPIC Latest Developments

Table 151. Ping An Insurance Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 152. Ping An Insurance Motor Insurance Product Offered

Table 153. Ping An Insurance Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 154. Ping An Insurance Main Business

Table 155. Ping An Insurance Latest Developments

Table 156. PICC Details, Company Type, Motor Insurance Area Served and Its Competitors

Table 157. PICC Motor Insurance Product Offered

Table 158. PICC Motor Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 159. PICC Main Business

Table 160. PICC Latest Developments

List Of Figures

LIST OF FIGURES

- Figure 1. Motor Insurance Report Years Considered
- Figure 2. Research Objectives
- Figure 3. Research Methodology
- Figure 4. Research Process and Data Source
- Figure 5. Global Motor Insurance Market Size Growth Rate (2021-2032) (\$ millions)
- Figure 6. Motor Insurance Sales by Geographic Region (2021, 2025 & 2032) & (\$ millions)
- Figure 7. Motor Insurance Sales Market Share by Country/Region (2025)
- Figure 8. Motor Insurance Sales Market Share by Country/Region (2021, 2025 & 2032)
- Figure 9. Global Motor Insurance Market Size Market Share by Type in 2025
- Figure 10. Global Motor Insurance Market Size Market Share By Policy Type in 2025
- Figure 11. Global Motor Insurance Market Size Market Share By Distribution Channel in 2025
- Figure 12. Motor Insurance in Passenger Cars
- Figure 13. Global Motor Insurance Market: Passenger Cars (2021-2026) & (\$ millions)
- Figure 14. Motor Insurance in Light Trucks
- Figure 15. Global Motor Insurance Market: Light Trucks (2021-2026) & (\$ millions)
- Figure 16. Motor Insurance in SUVs
- Figure 17. Global Motor Insurance Market: SUVs (2021-2026) & (\$ millions)
- Figure 18. Motor Insurance in Others
- Figure 19. Global Motor Insurance Market: Others (2021-2026) & (\$ millions)
- Figure 20. Global Motor Insurance Market Size Market Share by Application in 2025
- Figure 21. Global Motor Insurance Revenue Market Share by Player in 2025
- Figure 22. Global Motor Insurance Market Size Market Share by Region (2021-2026)
- Figure 23. Americas Motor Insurance Market Size 2021-2026 (\$ millions)
- Figure 24. APAC Motor Insurance Market Size 2021-2026 (\$ millions)
- Figure 25. Europe Motor Insurance Market Size 2021-2026 (\$ millions)
- Figure 26. Middle East & Africa Motor Insurance Market Size 2021-2026 (\$ millions)
- Figure 27. Americas Motor Insurance Value Market Share by Country in 2025
- Figure 28. United States Motor Insurance Market Size Growth 2021-2026 (\$ millions)
- Figure 29. Canada Motor Insurance Market Size Growth 2021-2026 (\$ millions)
- Figure 30. Mexico Motor Insurance Market Size Growth 2021-2026 (\$ millions)
- Figure 31. Brazil Motor Insurance Market Size Growth 2021-2026 (\$ millions)
- Figure 32. APAC Motor Insurance Market Size Market Share by Region in 2025
- Figure 33. APAC Motor Insurance Market Size Market Share by Type (2021-2026)

Figure 34. APAC Motor Insurance Market Size Market Share by Application (2021-2026)

Figure 35. China Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 36. Japan Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 37. South Korea Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 38. Southeast Asia Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 39. India Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 40. Australia Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 41. Europe Motor Insurance Market Size Market Share by Country in 2025

Figure 42. Europe Motor Insurance Market Size Market Share by Type (2021-2026)

Figure 43. Europe Motor Insurance Market Size Market Share by Application (2021-2026)

Figure 44. Germany Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 45. France Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 46. UK Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 47. Italy Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 48. Russia Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 49. Middle East & Africa Motor Insurance Market Size Market Share by Region (2021-2026)

Figure 50. Middle East & Africa Motor Insurance Market Size Market Share by Type (2021-2026)

Figure 51. Middle East & Africa Motor Insurance Market Size Market Share by Application (2021-2026)

Figure 52. Egypt Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 53. South Africa Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 54. Israel Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 55. Turkey Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 56. GCC Countries Motor Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 57. Americas Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 58. APAC Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 59. Europe Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 60. Middle East & Africa Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 61. United States Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 62. Canada Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 63. Mexico Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 64. Brazil Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 65. China Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 66. Japan Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 67. Korea Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 68. Southeast Asia Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 69. India Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 70. Australia Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 71. Germany Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 72. France Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 73. UK Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 74. Italy Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 75. Russia Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 76. Egypt Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 77. South Africa Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 78. Israel Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 79. Turkey Motor Insurance Market Size 2027-2032 (\$ millions)

Figure 80. Global Motor Insurance Market Size Market Share Forecast by Type (2027-2032)

Figure 81. Global Motor Insurance Market Size Market Share Forecast by Application (2027-2032)

Figure 82. GCC Countries Motor Insurance Market Size 2027-2032 (\$ millions)

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