

Global New Energy Vehicle Accident Insurance Market Growth (Status and Outlook) 2026-2032

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Abstracts

The global New Energy Vehicle Accident Insurance market size is predicted to grow from US\$ 232720 million in 2025 to US\$ 436032 million in 2032; it is expected to grow at a CAGR of 10.0% from 2026 to 2032.

New Energy Vehicle Accident Insurance?Electric Vehicle Accident Insurance?is an insurance product specifically designed for new energy vehicles (EVs) and their drivers and passengers. It aims to protect against property damage, personal injury, and third-party liability caused by accidents involving EVs. Unlike traditional gasoline-powered vehicles, EV insurance products typically need to consider special circumstances such as battery damage and loss of charging infrastructure due to their unique power systems (batteries, electric motors, etc.). The global gross margin for New Energy Vehicle Accident Insurance is projected to be approximately 15%-25% in 2025.

With the global popularization of new energy vehicles, global sales are expected to approach 20 million units by 2025, and the new energy vehicle market will continue to expand due to environmental policies and the gradual decrease in the cost of electric vehicles. According to BloombergNEF data, electric vehicles are projected to account for over 50% of total global car sales by 2030. With the expansion of the new energy vehicle market, the demand for new energy vehicle insurance is also growing rapidly. It is estimated that by 2025, the global new energy vehicle-related insurance market will reach tens of billions of dollars, with accident insurance and vehicle damage insurance accounting for a significant portion. The rapid growth of new energy vehicles: Globally, especially in China, Europe, and the United States, new energy policies have driven the rapid popularization of new energy vehicles, creating a huge market demand for new energy vehicle insurance. Many countries and regions have implemented policies such as purchase subsidies and tax breaks for new energy vehicles, which have promoted

the sales of electric vehicles and driven corresponding insurance demand. The introduction of new technologies such as batteries and electric motors has brought new risks and opportunities to the insurance industry. Insurance companies need to continuously adjust their products to cope with new types of accidents such as battery fires and autonomous driving malfunctions. The core battery technology of new energy vehicles is still under development, and accidents such as battery failures and fires are quite complex. Insurance companies need to increase the compensation standards for battery damage. The safety and stability of charging stations and charging equipment remain a challenge for new energy vehicle insurance, and insurance companies need to develop corresponding products to cover losses in charging facilities. The high-tech nature of new energy vehicles leads to higher maintenance costs, requiring insurance companies to accurately calculate losses and claim standards to avoid excessive costs during the claims process. As new energy vehicle technology continues to evolve, insurance companies can offer more personalized insurance products based on the owner's actual usage (such as driving habits, battery condition, and charging frequency). The application of vehicle-to-everything (V2X) technology and big data can improve the accuracy of risk assessment and pricing, promoting the widespread adoption of intelligent insurance products (such as driving behavior-based insurance). With the increasing popularity of new energy vehicles, automakers and insurance companies can jointly launch customized insurance products, offering more competitive pricing and comprehensive coverage.

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

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

This Insight Report evaluates the key market trends, drivers, and affecting factors shaping the global outlook for New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance.

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

Segmentation by Type:

- Vehicle Damage Coverage
- Third-Party Liability Insurance
- Battery Damage Coverage
- Driver and Passenger Injury Coverage
- Charging Equipment Coverage

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:

Commercial Vehicle

Passenger Vehicle

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 New Energy Vehicle Accident Insurance Market Size (2021-2032)
 - 2.1.2 New Energy Vehicle Accident Insurance Market Size CAGR by Region (2021 VS 2025 VS 2032)
 - 2.1.3 World Current & Future Analysis for New Energy Vehicle Accident Insurance by Country/Region (2021, 2025 & 2032)
- 2.2 New Energy Vehicle Accident Insurance Segment by Type
 - 2.2.1 Vehicle Damage Coverage
 - 2.2.2 Third-Party Liability Insurance
 - 2.2.3 Battery Damage Coverage
 - 2.2.4 Driver and Passenger Injury Coverage
 - 2.2.5 Charging Equipment Coverage
 - 2.2.6 New Energy Vehicle Accident Insurance Market Size by Type
 - 2.2.6.1 New Energy Vehicle Accident Insurance Market Size CAGR by Type (2021 VS 2025 VS 2032)
 - 2.2.6.2 Global New Energy Vehicle Accident Insurance Market Size Market Share by Type (2021-2026)
- 2.3 New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Market Size By Policy Type
 - 2.3.5.1 New Energy Vehicle Accident Insurance Market Size CAGR By Policy Type

(2021 VS 2025 VS 2032)

2.3.5.2 Global New Energy Vehicle Accident Insurance Market Size Market Share By Policy Type (2021-2026)

2.4 New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Market Size By Distribution Channel

2.4.5.1 New Energy Vehicle Accident Insurance Market Size CAGR By Distribution Channel (2021 VS 2025 VS 2032)

2.4.5.2 Global New Energy Vehicle Accident Insurance Market Size Market Share By Distribution Channel (2021-2026)

2.5 New Energy Vehicle Accident Insurance Segment by Application

2.5.1 Commercial Vehicle

2.5.2 Passenger Vehicle

2.5.3 New Energy Vehicle Accident Insurance Market Size by Application

2.5.3.1 New Energy Vehicle Accident Insurance Market Size CAGR by Application (2021 VS 2025 VS 2032)

2.5.3.2 Global New Energy Vehicle Accident Insurance Market Size Market Share by Application (2021-2026)

3 NEW ENERGY VEHICLE ACCIDENT INSURANCE MARKET SIZE BY PLAYER

3.1 New Energy Vehicle Accident Insurance Market Size Market Share by Player

3.1.1 Global New Energy Vehicle Accident Insurance Revenue by Player (2021-2026)

3.1.2 Global New Energy Vehicle Accident Insurance Revenue Market Share by Player (2021-2026)

3.2 Global New Energy Vehicle Accident 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 NEW ENERGY VEHICLE ACCIDENT INSURANCE BY REGION

4.1 New Energy Vehicle Accident Insurance Market Size by Region (2021-2026)

4.2 Global New Energy Vehicle Accident Insurance Annual Revenue by Country/Region (2021-2026)

4.3 Americas New Energy Vehicle Accident Insurance Market Size Growth (2021-2026)

4.4 APAC New Energy Vehicle Accident Insurance Market Size Growth (2021-2026)

4.5 Europe New Energy Vehicle Accident Insurance Market Size Growth (2021-2026)

4.6 Middle East & Africa New Energy Vehicle Accident Insurance Market Size Growth (2021-2026)

5 AMERICAS

5.1 Americas New Energy Vehicle Accident Insurance Market Size by Country (2021-2026)

5.2 Americas New Energy Vehicle Accident Insurance Market Size by Type (2021-2026)

5.3 Americas New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Market Size by Region (2021-2026)

6.2 APAC New Energy Vehicle Accident Insurance Market Size by Type (2021-2026)

6.3 APAC New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Market Size by Country (2021-2026)

7.2 Europe New Energy Vehicle Accident Insurance Market Size by Type (2021-2026)

7.3 Europe New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance by Region (2021-2026)

8.2 Middle East & Africa New Energy Vehicle Accident Insurance Market Size by Type (2021-2026)

8.3 Middle East & Africa New Energy Vehicle Accident 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 NEW ENERGY VEHICLE ACCIDENT INSURANCE MARKET FORECAST

10.1 Global New Energy Vehicle Accident Insurance Forecast by Region (2027-2032)

10.1.1 Global New Energy Vehicle Accident Insurance Forecast by Region (2027-2032)

10.1.2 Americas New Energy Vehicle Accident Insurance Forecast

10.1.3 APAC New Energy Vehicle Accident Insurance Forecast

10.1.4 Europe New Energy Vehicle Accident Insurance Forecast

10.1.5 Middle East & Africa New Energy Vehicle Accident Insurance Forecast

10.2 Americas New Energy Vehicle Accident Insurance Forecast by Country

(2027-2032)

10.2.1 United States Market New Energy Vehicle Accident Insurance Forecast

10.2.2 Canada Market New Energy Vehicle Accident Insurance Forecast

10.2.3 Mexico Market New Energy Vehicle Accident Insurance Forecast

10.2.4 Brazil Market New Energy Vehicle Accident Insurance Forecast

10.3 APAC New Energy Vehicle Accident Insurance Forecast by Region (2027-2032)

10.3.1 China New Energy Vehicle Accident Insurance Market Forecast

10.3.2 Japan Market New Energy Vehicle Accident Insurance Forecast

10.3.3 Korea Market New Energy Vehicle Accident Insurance Forecast

10.3.4 Southeast Asia Market New Energy Vehicle Accident Insurance Forecast

10.3.5 India Market New Energy Vehicle Accident Insurance Forecast

10.3.6 Australia Market New Energy Vehicle Accident Insurance Forecast

10.4 Europe New Energy Vehicle Accident Insurance Forecast by Country (2027-2032)

10.4.1 Germany Market New Energy Vehicle Accident Insurance Forecast

10.4.2 France Market New Energy Vehicle Accident Insurance Forecast

10.4.3 UK Market New Energy Vehicle Accident Insurance Forecast

10.4.4 Italy Market New Energy Vehicle Accident Insurance Forecast

10.4.5 Russia Market New Energy Vehicle Accident Insurance Forecast

10.5 Middle East & Africa New Energy Vehicle Accident Insurance Forecast by Region (2027-2032)

10.5.1 Egypt Market New Energy Vehicle Accident Insurance Forecast

10.5.2 South Africa Market New Energy Vehicle Accident Insurance Forecast

10.5.3 Israel Market New Energy Vehicle Accident Insurance Forecast

10.5.4 Turkey Market New Energy Vehicle Accident Insurance Forecast

10.6 Global New Energy Vehicle Accident Insurance Forecast by Type (2027-2032)

10.7 Global New Energy Vehicle Accident Insurance Forecast by Application

(2027-2032)

10.7.1 GCC Countries Market New Energy Vehicle Accident Insurance Forecast

11 KEY PLAYERS ANALYSIS

11.1 Progressive Corporation

11.1.1 Progressive Corporation Company Information

11.1.2 Progressive Corporation New Energy Vehicle Accident Insurance Product Offered

11.1.3 Progressive Corporation New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered

11.2.3 AXA New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered

11.3.3 Sompo Japan New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered

11.4.3 Tokyo Marine New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered

11.5.3 Travelers Group New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered

11.6.3 Liberty Mutual Group New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered

11.7.3 Zurich Insurance New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered

11.8.3 Nationwide New Energy Vehicle Accident 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) New Energy Vehicle Accident Insurance Product Offered

11.9.3 Mitsui Sumitomo Insurance (MS&AD) New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered

11.10.3 Aviva New Energy Vehicle Accident 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) New Energy Vehicle Accident Insurance Product Offered

11.11.3 Berkshire Hathaway (including GEICO) New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered

11.12.3 Old Republic International New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered
 - 11.13.3 Auto-Owners Group New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered
 - 11.14.3 Generali Group New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered
 - 11.15.3 MAPFRE New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered
 - 11.16.3 Chubb New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered
 - 11.17.3 AmTrust NGH New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered
- 11.18.3 CPIC New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered
 - 11.19.3 Ping An Insurance New Energy Vehicle Accident 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 New Energy Vehicle Accident Insurance Product Offered
 - 11.20.3 PICC New Energy Vehicle Accident 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. New Energy Vehicle Accident Insurance Market Size CAGR by Region (2021 VS 2025 VS 2032) & (\$ millions)

Table 2. New Energy Vehicle Accident Insurance Annual Sales CAGR by Country/Region (2021, 2025 & 2032) & (\$ millions)

Table 3. Major Players of Vehicle Damage Coverage

Table 4. Major Players of Third-Party Liability Insurance

Table 5. Major Players of Battery Damage Coverage

Table 6. Major Players of Driver and Passenger Injury Coverage

Table 7. Major Players of Charging Equipment Coverage

Table 8. New Energy Vehicle Accident Insurance Market Size CAGR by Type (2021 VS 2025 VS 2032) & (\$ millions)

Table 9. Global New Energy Vehicle Accident Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 10. Global New Energy Vehicle Accident Insurance Market Size Market Share by Type (2021-2026)

Table 11. Major Players of Compulsory Insurance

Table 12. Major Players of Voluntary/Commercial Insurance

Table 13. Major Players of Usage?Based Insurance

Table 14. Major Players of Others

Table 15. New Energy Vehicle Accident Insurance Market Size CAGR By Policy Type (2021 VS 2025 VS 2032) & (\$ millions)

Table 16. Global New Energy Vehicle Accident Insurance Market Size By Policy Type (2021-2026) & (\$ millions)

Table 17. Global New Energy Vehicle Accident Insurance Market Size Market Share By Policy Type (2021-2026)

Table 18. Major Players of Direct Online

Table 19. Major Players of Agents/Brokers

Table 20. Major Players of Bancassurance

Table 21. Major Players of Others

Table 22. New Energy Vehicle Accident Insurance Market Size CAGR By Distribution Channel (2021 VS 2025 VS 2032) & (\$ millions)

Table 23. Global New Energy Vehicle Accident Insurance Market Size By Distribution Channel (2021-2026) & (\$ millions)

Table 24. Global New Energy Vehicle Accident Insurance Market Size Market Share By Distribution Channel (2021-2026)

Table 25. New Energy Vehicle Accident Insurance Market Size CAGR by Application (2021 VS 2025 VS 2032) & (\$ millions)

Table 26. Global New Energy Vehicle Accident Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 27. Global New Energy Vehicle Accident Insurance Market Size Market Share by Application (2021-2026)

Table 28. Global New Energy Vehicle Accident Insurance Revenue by Player (2021-2026) & (\$ millions)

Table 29. Global New Energy Vehicle Accident Insurance Revenue Market Share by Player (2021-2026)

Table 30. New Energy Vehicle Accident Insurance Key Players Head office and Products Offered

Table 31. New Energy Vehicle Accident Insurance Concentration Ratio (CR3, CR5 and CR10) & (2024-2026)

Table 32. New Products and Potential Entrants

Table 33. Mergers & Acquisitions, Expansion

Table 34. Global New Energy Vehicle Accident Insurance Market Size by Region (2021-2026) & (\$ millions)

Table 35. Global New Energy Vehicle Accident Insurance Market Size Market Share by Region (2021-2026)

Table 36. Global New Energy Vehicle Accident Insurance Revenue by Country/Region (2021-2026) & (\$ millions)

Table 37. Global New Energy Vehicle Accident Insurance Revenue Market Share by Country/Region (2021-2026)

Table 38. Americas New Energy Vehicle Accident Insurance Market Size by Country (2021-2026) & (\$ millions)

Table 39. Americas New Energy Vehicle Accident Insurance Market Size Market Share by Country (2021-2026)

Table 40. Americas New Energy Vehicle Accident Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 41. Americas New Energy Vehicle Accident Insurance Market Size Market Share by Type (2021-2026)

Table 42. Americas New Energy Vehicle Accident Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 43. Americas New Energy Vehicle Accident Insurance Market Size Market Share by Application (2021-2026)

Table 44. APAC New Energy Vehicle Accident Insurance Market Size by Region (2021-2026) & (\$ millions)

Table 45. APAC New Energy Vehicle Accident Insurance Market Size Market Share by

Region (2021-2026)

Table 46. APAC New Energy Vehicle Accident Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 47. APAC New Energy Vehicle Accident Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 48. Europe New Energy Vehicle Accident Insurance Market Size by Country (2021-2026) & (\$ millions)

Table 49. Europe New Energy Vehicle Accident Insurance Market Size Market Share by Country (2021-2026)

Table 50. Europe New Energy Vehicle Accident Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 51. Europe New Energy Vehicle Accident Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 52. Middle East & Africa New Energy Vehicle Accident Insurance Market Size by Region (2021-2026) & (\$ millions)

Table 53. Middle East & Africa New Energy Vehicle Accident Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 54. Middle East & Africa New Energy Vehicle Accident Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 55. Key Market Drivers & Growth Opportunities of New Energy Vehicle Accident Insurance

Table 56. Key Market Challenges & Risks of New Energy Vehicle Accident Insurance

Table 57. Key Industry Trends of New Energy Vehicle Accident Insurance

Table 58. Global New Energy Vehicle Accident Insurance Market Size Forecast by Region (2027-2032) & (\$ millions)

Table 59. Global New Energy Vehicle Accident Insurance Market Size Market Share Forecast by Region (2027-2032)

Table 60. Global New Energy Vehicle Accident Insurance Market Size Forecast by Type (2027-2032) & (\$ millions)

Table 61. Global New Energy Vehicle Accident Insurance Market Size Forecast by Application (2027-2032) & (\$ millions)

Table 62. Progressive Corporation Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 63. Progressive Corporation New Energy Vehicle Accident Insurance Product Offered

Table 64. Progressive Corporation New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 65. Progressive Corporation Main Business

Table 66. Progressive Corporation Latest Developments

Table 67. AXA Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 68. AXA New Energy Vehicle Accident Insurance Product Offered

Table 69. AXA New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 70. AXA Main Business

Table 71. AXA Latest Developments

Table 72. Sompo Japan Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 73. Sompo Japan New Energy Vehicle Accident Insurance Product Offered

Table 74. Sompo Japan New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 75. Sompo Japan Main Business

Table 76. Sompo Japan Latest Developments

Table 77. Tokyo Marine Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 78. Tokyo Marine New Energy Vehicle Accident Insurance Product Offered

Table 79. Tokyo Marine New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 80. Tokyo Marine Main Business

Table 81. Tokyo Marine Latest Developments

Table 82. Travelers Group Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 83. Travelers Group New Energy Vehicle Accident Insurance Product Offered

Table 84. Travelers Group New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 85. Travelers Group Main Business

Table 86. Travelers Group Latest Developments

Table 87. Liberty Mutual Group Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 88. Liberty Mutual Group New Energy Vehicle Accident Insurance Product Offered

Table 89. Liberty Mutual Group New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 90. Liberty Mutual Group Main Business

Table 91. Liberty Mutual Group Latest Developments

Table 92. Zurich Insurance Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 93. Zurich Insurance New Energy Vehicle Accident Insurance Product Offered

Table 94. Zurich Insurance New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 95. Zurich Insurance Main Business

Table 96. Zurich Insurance Latest Developments

Table 97. Nationwide Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 98. Nationwide New Energy Vehicle Accident Insurance Product Offered

Table 99. Nationwide New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 100. Nationwide Main Business

Table 101. Nationwide Latest Developments

Table 102. Mitsui Sumitomo Insurance (MS&AD) Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 103. Mitsui Sumitomo Insurance (MS&AD) New Energy Vehicle Accident Insurance Product Offered

Table 104. Mitsui Sumitomo Insurance (MS&AD) New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 105. Mitsui Sumitomo Insurance (MS&AD) Main Business

Table 106. Mitsui Sumitomo Insurance (MS&AD) Latest Developments

Table 107. Aviva Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 108. Aviva New Energy Vehicle Accident Insurance Product Offered

Table 109. Aviva New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 110. Aviva Main Business

Table 111. Aviva Latest Developments

Table 112. Berkshire Hathaway (including GEICO) Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 113. Berkshire Hathaway (including GEICO) New Energy Vehicle Accident Insurance Product Offered

Table 114. Berkshire Hathaway (including GEICO) New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 115. Berkshire Hathaway (including GEICO) Main Business

Table 116. Berkshire Hathaway (including GEICO) Latest Developments

Table 117. Old Republic International Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 118. Old Republic International New Energy Vehicle Accident Insurance Product Offered

Table 119. Old Republic International New Energy Vehicle Accident Insurance Revenue

(\$ million), Gross Margin and Market Share (2021-2026)

Table 120. Old Republic International Main Business

Table 121. Old Republic International Latest Developments

Table 122. Auto-Owners Group Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 123. Auto-Owners Group New Energy Vehicle Accident Insurance Product Offered

Table 124. Auto-Owners Group New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 125. Auto-Owners Group Main Business

Table 126. Auto-Owners Group Latest Developments

Table 127. Generali Group Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 128. Generali Group New Energy Vehicle Accident Insurance Product Offered

Table 129. Generali Group New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 130. Generali Group Main Business

Table 131. Generali Group Latest Developments

Table 132. MAPFRE Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 133. MAPFRE New Energy Vehicle Accident Insurance Product Offered

Table 134. MAPFRE New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 135. MAPFRE Main Business

Table 136. MAPFRE Latest Developments

Table 137. Chubb Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 138. Chubb New Energy Vehicle Accident Insurance Product Offered

Table 139. Chubb New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 140. Chubb Main Business

Table 141. Chubb Latest Developments

Table 142. AmTrust NGH Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 143. AmTrust NGH New Energy Vehicle Accident Insurance Product Offered

Table 144. AmTrust NGH New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 145. AmTrust NGH Main Business

Table 146. AmTrust NGH Latest Developments

Table 147. CPIC Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 148. CPIC New Energy Vehicle Accident Insurance Product Offered

Table 149. CPIC New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 150. CPIC Main Business

Table 151. CPIC Latest Developments

Table 152. Ping An Insurance Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 153. Ping An Insurance New Energy Vehicle Accident Insurance Product Offered

Table 154. Ping An Insurance New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 155. Ping An Insurance Main Business

Table 156. Ping An Insurance Latest Developments

Table 157. PICC Details, Company Type, New Energy Vehicle Accident Insurance Area Served and Its Competitors

Table 158. PICC New Energy Vehicle Accident Insurance Product Offered

Table 159. PICC New Energy Vehicle Accident Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 160. PICC Main Business

Table 161. PICC Latest Developments

List Of Figures

LIST OF FIGURES

- Figure 1. New Energy Vehicle Accident Insurance Report Years Considered
- Figure 2. Research Objectives
- Figure 3. Research Methodology
- Figure 4. Research Process and Data Source
- Figure 5. Global New Energy Vehicle Accident Insurance Market Size Growth Rate (2021-2032) (\$ millions)
- Figure 6. New Energy Vehicle Accident Insurance Sales by Geographic Region (2021, 2025 & 2032) & (\$ millions)
- Figure 7. New Energy Vehicle Accident Insurance Sales Market Share by Country/Region (2025)
- Figure 8. New Energy Vehicle Accident Insurance Sales Market Share by Country/Region (2021, 2025 & 2032)
- Figure 9. Global New Energy Vehicle Accident Insurance Market Size Market Share by Type in 2025
- Figure 10. Global New Energy Vehicle Accident Insurance Market Size Market Share By Policy Type in 2025
- Figure 11. Global New Energy Vehicle Accident Insurance Market Size Market Share By Distribution Channel in 2025
- Figure 12. New Energy Vehicle Accident Insurance in Commercial Vehicle
- Figure 13. Global New Energy Vehicle Accident Insurance Market: Commercial Vehicle (2021-2026) & (\$ millions)
- Figure 14. New Energy Vehicle Accident Insurance in Passenger Vehicle
- Figure 15. Global New Energy Vehicle Accident Insurance Market: Passenger Vehicle (2021-2026) & (\$ millions)
- Figure 16. Global New Energy Vehicle Accident Insurance Market Size Market Share by Application in 2025
- Figure 17. Global New Energy Vehicle Accident Insurance Revenue Market Share by Player in 2025
- Figure 18. Global New Energy Vehicle Accident Insurance Market Size Market Share by Region (2021-2026)
- Figure 19. Americas New Energy Vehicle Accident Insurance Market Size 2021-2026 (\$ millions)
- Figure 20. APAC New Energy Vehicle Accident Insurance Market Size 2021-2026 (\$ millions)
- Figure 21. Europe New Energy Vehicle Accident Insurance Market Size 2021-2026 (\$

millions)

Figure 22. Middle East & Africa New Energy Vehicle Accident Insurance Market Size 2021-2026 (\$ millions)

Figure 23. Americas New Energy Vehicle Accident Insurance Value Market Share by Country in 2025

Figure 24. United States New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 25. Canada New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 26. Mexico New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 27. Brazil New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 28. APAC New Energy Vehicle Accident Insurance Market Size Market Share by Region in 2025

Figure 29. APAC New Energy Vehicle Accident Insurance Market Size Market Share by Type (2021-2026)

Figure 30. APAC New Energy Vehicle Accident Insurance Market Size Market Share by Application (2021-2026)

Figure 31. China New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 32. Japan New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 33. South Korea New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 34. Southeast Asia New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 35. India New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 36. Australia New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 37. Europe New Energy Vehicle Accident Insurance Market Size Market Share by Country in 2025

Figure 38. Europe New Energy Vehicle Accident Insurance Market Size Market Share by Type (2021-2026)

Figure 39. Europe New Energy Vehicle Accident Insurance Market Size Market Share by Application (2021-2026)

Figure 40. Germany New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 41. France New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 42. UK New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 43. Italy New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 44. Russia New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 45. Middle East & Africa New Energy Vehicle Accident Insurance Market Size Market Share by Region (2021-2026)

Figure 46. Middle East & Africa New Energy Vehicle Accident Insurance Market Size Market Share by Type (2021-2026)

Figure 47. Middle East & Africa New Energy Vehicle Accident Insurance Market Size Market Share by Application (2021-2026)

Figure 48. Egypt New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 49. South Africa New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 50. Israel New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 51. Turkey New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 52. GCC Countries New Energy Vehicle Accident Insurance Market Size Growth 2021-2026 (\$ millions)

Figure 53. Americas New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 54. APAC New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 55. Europe New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 56. Middle East & Africa New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 57. United States New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 58. Canada New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 59. Mexico New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 60. Brazil New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$

millions)

Figure 61. China New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 62. Japan New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 63. Korea New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 64. Southeast Asia New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 65. India New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 66. Australia New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 67. Germany New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 68. France New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 69. UK New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 70. Italy New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 71. Russia New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 72. Egypt New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 73. South Africa New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 74. Israel New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 75. Turkey New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

Figure 76. Global New Energy Vehicle Accident Insurance Market Size Market Share Forecast by Type (2027-2032)

Figure 77. Global New Energy Vehicle Accident Insurance Market Size Market Share Forecast by Application (2027-2032)

Figure 78. GCC Countries New Energy Vehicle Accident Insurance Market Size 2027-2032 (\$ millions)

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