

Global Short Term Personal Income Insurance Market Growth (Status and Outlook) 2026-2032

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Abstracts

The global Short Term Personal Income Insurance market size is predicted to grow from US\$ 8229 million in 2025 to US\$ 11842 million in 2032; it is expected to grow at a CAGR of 5.4% from 2026 to 2032.

Short term personal income insurance is an insurance product with 'income replacement' as its core function. When the insured is unable to work due to illness, accidental injury, short-term disability, temporary unemployment, or other circumstances, the insurance company pays the insured a periodic cash compensation according to an agreed-upon ratio for a limited period to maintain their basic living expenses and cash flow stability. This product primarily serves individuals at high risk of income interruption, such as freelancers, gig economy workers, temporary contract workers, and self-employed individuals lacking long-term employer benefits. It serves as a supplementary and flexible income protection tool to traditional long-term disability insurance.

The long-term outlook for short-term personal income insurance shows a structural growth trend, driven primarily by changes in global employment patterns, rising healthcare and living costs, and declining coverage of traditional employer-sponsored insurance. In the future, this product will gradually shift from 'optional consumer insurance' to 'basic risk management tools,' with significant growth particularly evident in North America, Europe, and developed economies in the Asia-Pacific region. Simultaneously, digital distribution, flexible daily/weekly policy designs, and AI-based risk pricing models are lowering the barriers to entry, enabling the market to gradually expand to low- and middle-income groups. Overall, the industry is transitioning from a niche market to a crucial component of a mainstream income protection system.

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

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

This Insight Report evaluates the key market trends, drivers, and affecting factors shaping the global outlook for Short Term Personal Income 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 Short Term Personal Income Insurance.

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

Segmentation by Type:

One Time Payment

Installment Payment

Segmentation by Coverage Period:

Ultra-short Term (1 Week ? 1 Month)

Short Term (1 ? 3 Months)

Medium-short Term (3 ? 6 Months)

Extended Short Term (6 ? 12 Months)

Segmentation by Payment Structure:

Fixed Amount Compensation

Income Percentage Compensation

Tiered Compensation

Segmentation by Application:

Freelancers

Gig Economy Workers

Contract Employees

Small Business Owners

Those Without Employer Benefits Coverage

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.

Aviva

AAMI

DNB

Legal & General

Zurich Ireland

TAL

AIA Insurance

Asteya

Income Insurance

Manulife

ICICI Prulife

Canara HSBC Life Insurance

Ant Group

Royal London

Vitality

Cirencester Friendly Society

Guardian Life

MetLife

Principal Financial Group

Sun Life Financial

Sompo Japan

Tokio Marine

Samsung Fire & Marine Insurance

DB Insurance

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