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Global Usage-Based Vehicle Insurance Market Growth (Status and Outlook) 2025-2031

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Abstracts

According to this study, the global Usage-Based Vehicle Insurance market size will reach US$ 186680 million by 2031.

Usage-Based Vehicle Insurance (UBI) is a type of auto insurance that calculates premiums based on actual driving behavior and vehicle usage. By utilizing telematics devices such as OBD dongles, T-box units, or mobile apps, it collects real-time data like mileage, driving time, harsh braking, rapid acceleration, and speeding. The insurer uses this data to assess driving risk and adjust premiums accordingly, enabling personalized pricing models like “the safer you drive, the less you pay.”

United States market for Usage-Based Vehicle Insurance is estimated to increase from US$ million in 2024 to US$ million by 2031, at a CAGR of % from 2025 through 2031.

China market for Usage-Based Vehicle Insurance is estimated to increase from US$ million in 2024 to US$ million by 2031, at a CAGR of % from 2025 through 2031.

Europe market for Usage-Based Vehicle Insurance is estimated to increase from US$ million in 2024 to US$ million by 2031, at a CAGR of % from 2025 through 2031.

Global key Usage-Based Vehicle Insurance players cover Progressive, Allstate Corporation, Octo Telematics, Lemonade, Allianz SE, etc. In terms of revenue, the global two largest companies occupied for a share nearly % in 2024.

LPI (LP Information)' newest research report, the “Usage-Based Vehicle Insurance Industry Forecast” looks at past sales and reviews total world Usage-Based Vehicle Insurance sales in 2024, providing a comprehensive analysis by region and market

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sector of projected Usage-Based Vehicle Insurance sales for 2025 through 2031. With Usage-Based Vehicle Insurance sales broken down by region, market sector and sub-sector, this report provides a detailed analysis in US$ millions of the world Usage-Based Vehicle Insurance industry.

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

This Insight Report evaluates the key market trends, drivers, and affecting factors shaping the global outlook for Usage-Based Vehicle 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 Usage-Based Vehicle Insurance.

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

Segmentation by Type:

Mileage-based

Driving-based

Segmentation by Application:

Passenger Cars

Commercial Vehicles

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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

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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

Allstate Corporation

Octo Telematics

Lemonade

Allianz SE

AXA SA

Liberty Mutual

State Farm

Modus Group

Travellers

Cambridge Mobile Telematics

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