

# Global Vehicle Loss Insurance Market Growth (Status and Outlook) 2026-2032

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## Abstracts

The global Vehicle Loss Insurance market size is predicted to grow from US\$ 239010 million in 2025 to US\$ 376953 million in 2032; it is expected to grow at a CAGR of 6.8% from 2026 to 2032.

Vehicle Loss Insurance is a type of motor vehicle insurance that primarily covers losses or damage to the insured vehicle itself in the event of accidents, collisions, fires, natural disasters, theft, etc. It is one of the most basic types of car insurance (also known as 'comprehensive insurance' or 'collision insurance/full coverage' in some markets), as opposed to 'third-party liability insurance,' focusing on compensating for damage to the insured vehicle itself, rather than compensation to others. In 2025, the global gross profit margin for Vehicle Loss Insurance was approximately 15%-30%.

As an important component of auto insurance, Vehicle Loss Insurance is currently undergoing continuous growth and structural optimization. With the continuous increase in global vehicle ownership, especially the rapid growth in car sales in emerging markets such as China, India, and Southeast Asia, car owners' demand for coverage for vehicle losses has significantly increased. Advanced Driver Assistance Systems (ADAS), the complex repair needs of electric vehicles, and rising parts costs have increased the amount of compensation and the complexity of claims, thus driving insurance products to evolve towards more precise pricing and differentiated coverage. Furthermore, technological advancements are changing the risk assessment and underwriting processes for Vehicle Loss Insurance. The application of connected vehicles, big data analytics, and artificial intelligence in accident damage assessment enables more precise pricing and faster claims processing, thereby improving the operational efficiency and risk control of insurance companies. With the promotion of digital sales channels and usage-based insurance, insurance companies can

dynamically adjust risk ratings and premium strategies based on actual vehicle usage and driving behavior. This not only improves customer experience but also brings new growth opportunities to vehicle damage insurance products. Although increased market competition, rising maintenance costs, and pressure from natural disaster claims have increased operational challenges, overall underwriting profits in most major markets are showing an improving trend (claims growth is lower than premium growth). In the coming years, with the popularization of intelligent vehicle technology, the deepening application of insurance technology, and the increased risk awareness of car owners, vehicle damage insurance will continue to maintain steady growth and occupy an important position in the auto insurance product portfolio, while driving more refined and differentiated product strategies.

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

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

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

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

Segmentation by Type:

Comprehensive

Collision

Natural Disaster Insurance

#### Segmentation By Coverage Scope:

Basic Loss Insurance

Additional Value-Added Insurance

#### Segmentation By Distribution Channel:

Direct Online

Agents/Brokers

Bancassurance

Others

#### Segmentation by Application:

Passenger Car

Commercial 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 Vehicle Loss Insurance Market Size (2021-2032)
  - 2.1.2 Vehicle Loss Insurance Market Size CAGR by Region (2021 VS 2025 VS 2032)
  - 2.1.3 World Current & Future Analysis for Vehicle Loss Insurance by Country/Region (2021, 2025 & 2032)
- 2.2 Vehicle Loss Insurance Segment by Type
  - 2.2.1 Comprehensive
  - 2.2.2 Collision
  - 2.2.3 Natural Disaster Insurance
  - 2.2.4 Vehicle Loss Insurance Market Size by Type
    - 2.2.4.1 Vehicle Loss Insurance Market Size CAGR by Type (2021 VS 2025 VS 2032)
    - 2.2.4.2 Global Vehicle Loss Insurance Market Size Market Share by Type (2021-2026)
- 2.3 Vehicle Loss Insurance Segment By Coverage Scope
  - 2.3.1 Basic Loss Insurance
  - 2.3.2 Additional Value-Added Insurance
  - 2.3.3 Vehicle Loss Insurance Market Size By Coverage Scope
    - 2.3.3.1 Vehicle Loss Insurance Market Size CAGR By Coverage Scope (2021 VS 2025 VS 2032)
    - 2.3.3.2 Global Vehicle Loss Insurance Market Size Market Share By Coverage Scope (2021-2026)
- 2.4 Vehicle Loss 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 Vehicle Loss Insurance Market Size By Distribution Channel

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

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

2.5 Vehicle Loss Insurance Segment by Application

2.5.1 Passenger Car

2.5.2 Commercial Vehicle

2.5.3 Vehicle Loss Insurance Market Size by Application

2.5.3.1 Vehicle Loss Insurance Market Size CAGR by Application (2021 VS 2025 VS 2032)

2.5.3.2 Global Vehicle Loss Insurance Market Size Market Share by Application (2021-2026)

### **3 VEHICLE LOSS INSURANCE MARKET SIZE BY PLAYER**

3.1 Vehicle Loss Insurance Market Size Market Share by Player

3.1.1 Global Vehicle Loss Insurance Revenue by Player (2021-2026)

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

3.2 Global Vehicle Loss 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 VEHICLE LOSS INSURANCE BY REGION**

4.1 Vehicle Loss Insurance Market Size by Region (2021-2026)

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

4.3 Americas Vehicle Loss Insurance Market Size Growth (2021-2026)

4.4 APAC Vehicle Loss Insurance Market Size Growth (2021-2026)

4.5 Europe Vehicle Loss Insurance Market Size Growth (2021-2026)

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

### **5 AMERICAS**

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

10.1 Global Vehicle Loss Insurance Forecast by Region (2027-2032)

10.1.1 Global Vehicle Loss Insurance Forecast by Region (2027-2032)

10.1.2 Americas Vehicle Loss Insurance Forecast

10.1.3 APAC Vehicle Loss Insurance Forecast

10.1.4 Europe Vehicle Loss Insurance Forecast

10.1.5 Middle East & Africa Vehicle Loss Insurance Forecast

10.2 Americas Vehicle Loss Insurance Forecast by Country (2027-2032)

10.2.1 United States Market Vehicle Loss Insurance Forecast

10.2.2 Canada Market Vehicle Loss Insurance Forecast

10.2.3 Mexico Market Vehicle Loss Insurance Forecast

10.2.4 Brazil Market Vehicle Loss Insurance Forecast

10.3 APAC Vehicle Loss Insurance Forecast by Region (2027-2032)

10.3.1 China Vehicle Loss Insurance Market Forecast

10.3.2 Japan Market Vehicle Loss Insurance Forecast

10.3.3 Korea Market Vehicle Loss Insurance Forecast

10.3.4 Southeast Asia Market Vehicle Loss Insurance Forecast

10.3.5 India Market Vehicle Loss Insurance Forecast

10.3.6 Australia Market Vehicle Loss Insurance Forecast

10.4 Europe Vehicle Loss Insurance Forecast by Country (2027-2032)

10.4.1 Germany Market Vehicle Loss Insurance Forecast

10.4.2 France Market Vehicle Loss Insurance Forecast

10.4.3 UK Market Vehicle Loss Insurance Forecast

10.4.4 Italy Market Vehicle Loss Insurance Forecast

10.4.5 Russia Market Vehicle Loss Insurance Forecast

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

10.5.1 Egypt Market Vehicle Loss Insurance Forecast

10.5.2 South Africa Market Vehicle Loss Insurance Forecast

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

## **11 KEY PLAYERS ANALYSIS**

### **11.1 Progressive Corporation**

- 11.1.1 Progressive Corporation Company Information
- 11.1.2 Progressive Corporation Vehicle Loss Insurance Product Offered
- 11.1.3 Progressive Corporation Vehicle Loss 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 Vehicle Loss Insurance Product Offered
- 11.2.3 AXA Vehicle Loss 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 Vehicle Loss Insurance Product Offered
- 11.3.3 Sompo Japan Vehicle Loss 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 Vehicle Loss Insurance Product Offered
- 11.4.3 Tokyo Marine Vehicle Loss 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 Vehicle Loss Insurance Product Offered

11.5.3 Travelers Group Vehicle Loss 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 Vehicle Loss Insurance Product Offered

11.6.3 Liberty Mutual Group Vehicle Loss 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 Vehicle Loss Insurance Product Offered

11.7.3 Zurich Insurance Vehicle Loss 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 Vehicle Loss Insurance Product Offered

11.8.3 Nationwide Vehicle Loss 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) Vehicle Loss Insurance Product Offered

11.9.3 Mitsui Sumitomo Insurance (MS&AD) Vehicle Loss 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 Vehicle Loss Insurance Product Offered

11.10.3 Aviva Vehicle Loss 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) Vehicle Loss Insurance Product Offered

##### 11.11.3 Berkshire Hathaway (including GEICO) Vehicle Loss 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 Vehicle Loss Insurance Product Offered

##### 11.12.3 Old Republic International Vehicle Loss 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 Vehicle Loss Insurance Product Offered

##### 11.13.3 Auto-Owners Group Vehicle Loss 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 Vehicle Loss Insurance Product Offered

##### 11.14.3 Generali Group Vehicle Loss 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 Vehicle Loss Insurance Product Offered

##### 11.15.3 MAPFRE Vehicle Loss 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 Vehicle Loss Insurance Product Offered

11.16.3 Chubb Vehicle Loss 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 Vehicle Loss Insurance Product Offered

11.17.3 AmTrust NGH Vehicle Loss 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 Vehicle Loss Insurance Product Offered

11.18.3 CPIC Vehicle Loss 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 Vehicle Loss Insurance Product Offered

11.19.3 Ping An Insurance Vehicle Loss 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 Vehicle Loss Insurance Product Offered

11.20.3 PICC Vehicle Loss 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. Vehicle Loss Insurance Market Size CAGR by Region (2021 VS 2025 VS 2032) & (\$ millions)

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

Table 3. Major Players of Comprehensive

Table 4. Major Players of Collision

Table 5. Major Players of Natural Disaster Insurance

Table 6. Vehicle Loss Insurance Market Size CAGR by Type (2021 VS 2025 VS 2032) & (\$ millions)

Table 7. Global Vehicle Loss Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 8. Global Vehicle Loss Insurance Market Size Market Share by Type (2021-2026)

Table 9. Major Players of Basic Loss Insurance

Table 10. Major Players of Additional Value-Added Insurance

Table 11. Vehicle Loss Insurance Market Size CAGR By Coverage Scope (2021 VS 2025 VS 2032) & (\$ millions)

Table 12. Global Vehicle Loss Insurance Market Size By Coverage Scope (2021-2026) & (\$ millions)

Table 13. Global Vehicle Loss Insurance Market Size Market Share By Coverage Scope (2021-2026)

Table 14. Major Players of Direct Online

Table 15. Major Players of Agents/Brokers

Table 16. Major Players of Bancassurance

Table 17. Major Players of Others

Table 18. Vehicle Loss Insurance Market Size CAGR By Distribution Channel (2021 VS 2025 VS 2032) & (\$ millions)

Table 19. Global Vehicle Loss Insurance Market Size By Distribution Channel (2021-2026) & (\$ millions)

Table 20. Global Vehicle Loss Insurance Market Size Market Share By Distribution Channel (2021-2026)

Table 21. Vehicle Loss Insurance Market Size CAGR by Application (2021 VS 2025 VS 2032) & (\$ millions)

Table 22. Global Vehicle Loss Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 23. Global Vehicle Loss Insurance Market Size Market Share by Application (2021-2026)

|                                                                                                  |
|--------------------------------------------------------------------------------------------------|
| Table 24. Global Vehicle Loss Insurance Revenue by Player (2021-2026) & (\$ millions)            |
| Table 25. Global Vehicle Loss Insurance Revenue Market Share by Player (2021-2026)               |
| Table 26. Vehicle Loss Insurance Key Players Head office and Products Offered                    |
| Table 27. Vehicle Loss Insurance Concentration Ratio (CR3, CR5 and CR10) & (2024-2026)           |
| Table 28. New Products and Potential Entrants                                                    |
| Table 29. Mergers & Acquisitions, Expansion                                                      |
| Table 30. Global Vehicle Loss Insurance Market Size by Region (2021-2026) & (\$ millions)        |
| Table 31. Global Vehicle Loss Insurance Market Size Market Share by Region (2021-2026)           |
| Table 32. Global Vehicle Loss Insurance Revenue by Country/Region (2021-2026) & (\$ millions)    |
| Table 33. Global Vehicle Loss Insurance Revenue Market Share by Country/Region (2021-2026)       |
| Table 34. Americas Vehicle Loss Insurance Market Size by Country (2021-2026) & (\$ millions)     |
| Table 35. Americas Vehicle Loss Insurance Market Size Market Share by Country (2021-2026)        |
| Table 36. Americas Vehicle Loss Insurance Market Size by Type (2021-2026) & (\$ millions)        |
| Table 37. Americas Vehicle Loss Insurance Market Size Market Share by Type (2021-2026)           |
| Table 38. Americas Vehicle Loss Insurance Market Size by Application (2021-2026) & (\$ millions) |
| Table 39. Americas Vehicle Loss Insurance Market Size Market Share by Application (2021-2026)    |
| Table 40. APAC Vehicle Loss Insurance Market Size by Region (2021-2026) & (\$ millions)          |
| Table 41. APAC Vehicle Loss Insurance Market Size Market Share by Region (2021-2026)             |
| Table 42. APAC Vehicle Loss Insurance Market Size by Type (2021-2026) & (\$ millions)            |
| Table 43. APAC Vehicle Loss Insurance Market Size by Application (2021-2026) & (\$ millions)     |
| Table 44. Europe Vehicle Loss Insurance Market Size by Country (2021-2026) & (\$ millions)       |
| Table 45. Europe Vehicle Loss Insurance Market Size Market Share by Country (2021-2026)          |
| Table 46. Europe Vehicle Loss Insurance Market Size by Type (2021-2026) & (\$                    |

millions)

Table 47. Europe Vehicle Loss Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 48. Middle East & Africa Vehicle Loss Insurance Market Size by Region (2021-2026) & (\$ millions)

Table 49. Middle East & Africa Vehicle Loss Insurance Market Size by Type (2021-2026) & (\$ millions)

Table 50. Middle East & Africa Vehicle Loss Insurance Market Size by Application (2021-2026) & (\$ millions)

Table 51. Key Market Drivers & Growth Opportunities of Vehicle Loss Insurance

Table 52. Key Market Challenges & Risks of Vehicle Loss Insurance

Table 53. Key Industry Trends of Vehicle Loss Insurance

Table 54. Global Vehicle Loss Insurance Market Size Forecast by Region (2027-2032) & (\$ millions)

Table 55. Global Vehicle Loss Insurance Market Size Market Share Forecast by Region (2027-2032)

Table 56. Global Vehicle Loss Insurance Market Size Forecast by Type (2027-2032) & (\$ millions)

Table 57. Global Vehicle Loss Insurance Market Size Forecast by Application (2027-2032) & (\$ millions)

Table 58. Progressive Corporation Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 59. Progressive Corporation Vehicle Loss Insurance Product Offered

Table 60. Progressive Corporation Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 61. Progressive Corporation Main Business

Table 62. Progressive Corporation Latest Developments

Table 63. AXA Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 64. AXA Vehicle Loss Insurance Product Offered

Table 65. AXA Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 66. AXA Main Business

Table 67. AXA Latest Developments

Table 68. Sompo Japan Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 69. Sompo Japan Vehicle Loss Insurance Product Offered

Table 70. Sompo Japan Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 71. Sompo Japan Main Business

Table 72. Sompo Japan Latest Developments

Table 73. Tokyo Marine Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 74. Tokyo Marine Vehicle Loss Insurance Product Offered

Table 75. Tokyo Marine Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 76. Tokyo Marine Main Business

Table 77. Tokyo Marine Latest Developments

Table 78. Travelers Group Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 79. Travelers Group Vehicle Loss Insurance Product Offered

Table 80. Travelers Group Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 81. Travelers Group Main Business

Table 82. Travelers Group Latest Developments

Table 83. Liberty Mutual Group Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 84. Liberty Mutual Group Vehicle Loss Insurance Product Offered

Table 85. Liberty Mutual Group Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 86. Liberty Mutual Group Main Business

Table 87. Liberty Mutual Group Latest Developments

Table 88. Zurich Insurance Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 89. Zurich Insurance Vehicle Loss Insurance Product Offered

Table 90. Zurich Insurance Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 91. Zurich Insurance Main Business

Table 92. Zurich Insurance Latest Developments

Table 93. Nationwide Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 94. Nationwide Vehicle Loss Insurance Product Offered

Table 95. Nationwide Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 96. Nationwide Main Business

Table 97. Nationwide Latest Developments

Table 98. Mitsui Sumitomo Insurance (MS&AD) Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 99. Mitsui Sumitomo Insurance (MS&AD) Vehicle Loss Insurance Product Offered

Table 100. Mitsui Sumitomo Insurance (MS&AD) Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 101. Mitsui Sumitomo Insurance (MS&AD) Main Business

Table 102. Mitsui Sumitomo Insurance (MS&AD) Latest Developments

Table 103. Aviva Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 104. Aviva Vehicle Loss Insurance Product Offered

Table 105. Aviva Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 106. Aviva Main Business

Table 107. Aviva Latest Developments

Table 108. Berkshire Hathaway (including GEICO) Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 109. Berkshire Hathaway (including GEICO) Vehicle Loss Insurance Product Offered

Table 110. Berkshire Hathaway (including GEICO) Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 111. Berkshire Hathaway (including GEICO) Main Business

Table 112. Berkshire Hathaway (including GEICO) Latest Developments

Table 113. Old Republic International Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 114. Old Republic International Vehicle Loss Insurance Product Offered

Table 115. Old Republic International Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 116. Old Republic International Main Business

Table 117. Old Republic International Latest Developments

Table 118. Auto-Owners Group Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 119. Auto-Owners Group Vehicle Loss Insurance Product Offered

Table 120. Auto-Owners Group Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 121. Auto-Owners Group Main Business

Table 122. Auto-Owners Group Latest Developments

Table 123. Generali Group Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors

Table 124. Generali Group Vehicle Loss Insurance Product Offered

Table 125. Generali Group Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

|                                                                                                                     |
|---------------------------------------------------------------------------------------------------------------------|
| Table 126. Generali Group Main Business                                                                             |
| Table 127. Generali Group Latest Developments                                                                       |
| Table 128. MAPFRE Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors                     |
| Table 129. MAPFRE Vehicle Loss Insurance Product Offered                                                            |
| Table 130. MAPFRE Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)            |
| Table 131. MAPFRE Main Business                                                                                     |
| Table 132. MAPFRE Latest Developments                                                                               |
| Table 133. Chubb Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors                      |
| Table 134. Chubb Vehicle Loss Insurance Product Offered                                                             |
| Table 135. Chubb Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)             |
| Table 136. Chubb Main Business                                                                                      |
| Table 137. Chubb Latest Developments                                                                                |
| Table 138. AmTrust NGH Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors                |
| Table 139. AmTrust NGH Vehicle Loss Insurance Product Offered                                                       |
| Table 140. AmTrust NGH Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)       |
| Table 141. AmTrust NGH Main Business                                                                                |
| Table 142. AmTrust NGH Latest Developments                                                                          |
| Table 143. CPIC Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors                       |
| Table 144. CPIC Vehicle Loss Insurance Product Offered                                                              |
| Table 145. CPIC Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)              |
| Table 146. CPIC Main Business                                                                                       |
| Table 147. CPIC Latest Developments                                                                                 |
| Table 148. Ping An Insurance Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors          |
| Table 149. Ping An Insurance Vehicle Loss Insurance Product Offered                                                 |
| Table 150. Ping An Insurance Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026) |
| Table 151. Ping An Insurance Main Business                                                                          |
| Table 152. Ping An Insurance Latest Developments                                                                    |
| Table 153. PICC Details, Company Type, Vehicle Loss Insurance Area Served and Its Competitors                       |

Table 154. PICC Vehicle Loss Insurance Product Offered

Table 155. PICC Vehicle Loss Insurance Revenue (\$ million), Gross Margin and Market Share (2021-2026)

Table 156. PICC Main Business

Table 157. PICC Latest Developments

## List Of Figures

### LIST OF FIGURES

Figure 1. Vehicle Loss Insurance Report Years Considered

Figure 2. Research Objectives

Figure 3. Research Methodology

Figure 4. Research Process and Data Source

Figure 5. Global Vehicle Loss Insurance Market Size Growth Rate (2021-2032) (\$ millions)

Figure 6. Vehicle Loss Insurance Sales by Geographic Region (2021, 2025 & 2032) & (\$ millions)

Figure 7. Vehicle Loss Insurance Sales Market Share by Country/Region (2025)

Figure 8. Vehicle Loss Insurance Sales Market Share by Country/Region (2021, 2025 & 2032)

Figure 9. Global Vehicle Loss Insurance Market Size Market Share by Type in 2025

Figure 10. Global Vehicle Loss Insurance Market Size Market Share By Coverage Scope in 2025

Figure 11. Global Vehicle Loss Insurance Market Size Market Share By Distribution Channel in 2025

Figure 12. Vehicle Loss Insurance in Passenger Car

Figure 13. Global Vehicle Loss Insurance Market: Passenger Car (2021-2026) & (\$ millions)

Figure 14. Vehicle Loss Insurance in Commercial Vehicle

Figure 15. Global Vehicle Loss Insurance Market: Commercial Vehicle (2021-2026) & (\$ millions)

Figure 16. Global Vehicle Loss Insurance Market Size Market Share by Application in 2025

Figure 17. Global Vehicle Loss Insurance Revenue Market Share by Player in 2025

Figure 18. Global Vehicle Loss Insurance Market Size Market Share by Region (2021-2026)

Figure 19. Americas Vehicle Loss Insurance Market Size 2021-2026 (\$ millions)

Figure 20. APAC Vehicle Loss Insurance Market Size 2021-2026 (\$ millions)

Figure 21. Europe Vehicle Loss Insurance Market Size 2021-2026 (\$ millions)

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

Figure 23. Americas Vehicle Loss Insurance Value Market Share by Country in 2025

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

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

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

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

Figure 28. APAC Vehicle Loss Insurance Market Size Market Share by Region in 2025

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

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

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

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

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

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

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

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

Figure 37. Europe Vehicle Loss Insurance Market Size Market Share by Country in  
2025

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Figure 52. GCC Countries Vehicle Loss Insurance Market Size Growth 2021-2026 (\$

millions)

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

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

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

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

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

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

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

Figure 60. Brazil Vehicle Loss Insurance Market Size 2027-2032 (\$ millions)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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