

Global Video Game Industry Insurance Services Market Growth (Status and Outlook) 2026-2032

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Abstracts

The global Video Game Industry Insurance Services market size is predicted to grow from US\$ 220 million in 2025 to US\$ 445 million in 2032; it is expected to grow at a CAGR of 10.6% from 2026 to 2032.

Video Game Industry Insurance Services refer to a specialised category of insurance underwriting, brokerage, programme administration, risk assessment, premium rating and claims-support services provided by insurers, specialist insurance brokers, managing general agents, underwriting platforms and risk management advisers to the commercial video game ecosystem. The service scope is built around the operational, contractual, technological and financial risks arising from video game development, publishing, live operation, esports events, game platform services, overseas game distribution and game-related virtual asset transactions. The principal insured parties include game developers, publishers, platform operators, esports organisations, tournament organisers, intellectual property rights holders and cross-border gaming businesses.

This category should not be regarded as a single standardised insurance product. It is more accurately understood as a structured risk-transfer and risk-advisory solution assembled around the main exposures embedded in the video game value chain. These exposures include software delivery risk, intellectual property infringement risk, media and content liability, cyber and data protection liability, business interruption, event cancellation, equipment and venue-related losses, employment and player-protection liabilities, cross-border receivables risk and virtual property loss. In practical underwriting terms, the service is typically delivered through a combination of professional indemnity, Technology Errors & Omissions, media liability, intellectual property liability, cyber insurance, business interruption insurance, property and

equipment insurance, esports event cancellation cover, prize indemnity, public liability, employment practices liability, directors and officers liability, export credit insurance and network game virtual property loss insurance.

From a pricing perspective, Video Game Industry Insurance Services are generally priced on a risk-assessed basis rather than through a fixed tariff. Premiums are primarily determined by the insured party's revenue scale, headcount, project budget, launch geography, policy limits, deductibles, claims history, data-processing intensity, event size and overall breadth of coverage. For indicative pricing purposes, basic policies for small game developers may fall within the range of several hundred to several thousand US dollars per year. Technology E&O and cyber insurance are often benchmarked against technology-sector insurance pricing, commonly implying monthly premiums at around the low-hundreds-of-dollars level, depending on the risk profile. Dedicated esports team or event insurance generally starts at a higher level, with official market examples showing minimum premiums from several thousand US dollars. Large publishers, game platforms and international esports events are usually insured through bespoke multi-line programmes, where pricing is negotiated case by case according to the size, jurisdictional exposure, contractual obligations, cyber risk profile and required coverage limits of the insured business.

Based on our research, Video Game Industry Insurance Services should not be understood as a single standardised insurance line under the traditional insurance taxonomy. It is more accurately defined as a specialised risk-transfer and insurance-configuration service framework developed around the specific risk exposures of the video game value chain. Its core client base includes game developers, publishers, game platform operators, esports organisations, tournament organisers, intellectual property rights holders, game export companies and entities involved in game-related virtual asset transactions. The principal insurable exposures include software delivery failure, intellectual property disputes, media and content liability, cyber and data breach risks, business interruption, event cancellation, equipment and venue losses, employment liability, player protection, cross-border receivables and virtual property loss. Compared with generic commercial property insurance or standard cyber insurance, this market places greater emphasis on the interconnection between the game product lifecycle, publishing contracts, online service stability, IP licensing arrangements, player data responsibility and esports execution risk. Official offerings such as HUB's Game Guard and GG Insurance's game developer and publisher insurance products indicate that this category has already developed an identifiable specialist supply structure.

From a supply-side perspective, the global market is characterised by a layered structure composed of large international brokers, specialist game and esports insurance brokers, professional underwriters and regional service providers. Large global brokers are better positioned to serve major publishers, multinational game platforms, international esports events and diversified entertainment groups, given their ability to structure multi-jurisdictional and multi-line insurance programmes. By contrast, specialist providers such as HUB, GG Insurance and esports-focused insurance providers are closer to the practical purchasing needs of game studios, independent developers, esports teams and tournament operators. Competition in this market is therefore not determined solely by the total revenue scale of the service provider. It is instead shaped by the provider's understanding of game-industry risk architecture, its ability to combine multiple insurance lines, its access to underwriting capacity, its claims-handling experience and its ability to assess pricing for highly specific operating scenarios. In esports, the insurance proposition has already moved beyond basic public liability protection and now extends to team operations, player and official coverage, spectators, event execution and other activity-related exposures.

From a demand-side perspective, North America and Europe remain the most mature markets for Video Game Industry Insurance Services, supported by established game development ecosystems, formal publishing structures, more advanced esports commercialisation and higher contractual compliance requirements. In the UK and North American markets, game developer insurance, Technology Errors & Omissions, media liability, cyber insurance and esports event insurance are increasingly configured as combined protection packages rather than isolated policies. Asia presents a more differentiated market structure. Japan has seen official esports-oriented insurance products, while China's market is more visibly shaped by network game virtual property loss insurance and game export credit insurance. In China, the emergence of game export insurance platforms reflects the growing relevance of overseas settlement, cross-border receivables and platform payment risk as insurance demand drivers for outbound game companies. Official information from Xiamen's service trade authorities shows that the local game export insurance platform provides risk protection and financial services for the internationalisation of the gaming industry.

Overall, Video Game Industry Insurance Services represent a growth-oriented, highly specialised and relatively low-transparency segment of the broader insurance services market. Its expansion is being driven by increasing game development complexity, the proliferation of global publishing contracts, heightened cyber and data risks, deeper esports commercialisation, stricter platform compliance obligations and the rising need for cross-border credit-risk management among game export businesses. At the same

time, the category has a clear boundary challenge: many of the underlying risks can also be absorbed into generic Technology E&O, cyber insurance, media liability, entertainment event insurance or export credit insurance. For this reason, Video Game Industry Insurance Services should be analysed as a specialist insurance-programme market rather than as a fully independent large-scale insurance class. Over the next several years, the main commercial opportunity is unlikely to come from the explosive growth of a single product. It is more likely to arise from more refined product bundling, premium modelling, embedded distribution and cross-border risk solutions designed specifically around the operating logic of the video game industry.

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

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

This Insight Report evaluates the key market trends, drivers, and affecting factors shaping the global outlook for Video Game Industry Insurance Services and breaks down the forecast by Coverage Function, 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 Video Game Industry Insurance Services.

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

Segmentation by Coverage Function:

Professional Indemnity / E&O

Media & IP Liability

Cyber & Privacy Insurance

Event Cancellation & Contingency

Property, Equipment & Business Interruption

Management, Employment & Workers Coverage

Trade Credit / Export Risk

Virtual Property Loss

Segmentation by Service Model:

Risk-bearing Insurer / Carrier

Managing General Agent / Program Administrator

Specialist Broker

Global Broker / Risk Adviser

Embedded / Platform Distribution

Other

Segmentation by Use Case:

Game Development & Launch

Esports Live Events

Virtual / Online Events

Esports Team Operations

Game Export & Cross-border Receivables

Game Virtual Asset Transactions

Other

Segmentation by Customer Stage:

Indie / Early-stage Studios

Growth-stage Studios

AAA Publishers / Large Platforms

Professional Esports Organizations

Event & Venue Operators

Other

Segmentation by Application:

Game Developers / Studios

Game Publishers / Platforms

Esports Teams / Organizations

Tournament & Event Organizers

Gaming Venues / Arenas

Other Game-related Entities

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.

Marsh LLC

Aon plc

HUB International

GG Insurance Services

Tokio Marine HCC

K&K Insurance

Tysers

Miller Insurance

Tokio Marine & Nichido

Relm Insurance

Everywhen

Performance Film & Media Insurance

Alan Boswell Group

Superscript

BFL CANADA

MFL Insurance Group

Lareau Insurance Brokers

MFE Insurance Brokerage

CFC Underwriting

AXA XL

Chubb

Beazley

Allianz Commercial

Intact Specialty

W. R. Berkley

China Pacific Property Insurance

ZhongAn Online P&C

China Export & Credit Insurance Corporation

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