

# **Cargo Transportation Insurance Market – Global Industry Size, Share, Trends, Opportunity, and Forecast, Segmented By Type (Land Cargo Insurance, Air Cargo Insurance, Marine Cargo Insurance), By Forms of Transport (Sea Transport, Air Transport, Others), By Policy Type (Open Cover Cargo Policy, Specific Cargo Policy, Others) By Region, By Competition, 2019-2029**

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## **Abstracts**

Global Cargo Transportation Insurance Market was valued at USD 53.99 billion in 2023 and is anticipated to project robust growth in the forecast period with a CAGR of 3.66% through 2029. The global cargo transportation insurance market plays a pivotal role in mitigating risks associated with the movement of goods across the world. This market segment is driven by the increasing complexities of international trade, rising concerns over cargo theft, natural disasters, and the need for financial protection in the event of unforeseen circumstances during transit.

The growth of e-commerce and globalization has intensified the demand for efficient and secure cargo transportation, making insurance a crucial component of the supply chain. Cargo insurance covers various risks, including damage, loss, theft, and other perils that could affect goods during transit by sea, air, or land.

The market witnesses continuous innovation, with insurers offering tailored solutions to cater to the unique needs of different industries. Additionally, regulatory changes and advancements in technology, such as the use of IoT devices and blockchain for real-time tracking and documentation, are influencing the market dynamics.

However, challenges persist, including the volatile nature of global trade, geopolitical uncertainties, and the evolving landscape of emerging risks. As businesses increasingly recognize the importance of safeguarding their supply chains, the global cargo transportation insurance market is expected to experience sustained growth, fostering resilience in the face of an ever-changing global economic environment.

## Key Market Drivers

### Rising Global Trade Volumes

The steady rise in global trade volumes stands as a pivotal force propelling the cargo transportation insurance market forward. As businesses increasingly participate in cross-border transactions and supply chains grow more intricate, the demand for cargo transportation insurance experiences a notable upswing. The interconnected nature of the global economy intensifies the inherent risks associated with transporting goods via various modes, including ships, trucks, and airplanes.

The surge in e-commerce activities further elevates the necessity for robust insurance coverage. With goods regularly traversing continents to meet the demands of global consumers, the exposure to potential risks escalates. Cargo transportation insurance emerges as a critical risk management tool for businesses, serving to mitigate the financial repercussions of unforeseen events during transit. As a result, the market witnesses substantial growth, driven by the increasing recognition of the indispensable role that cargo transportation insurance plays in safeguarding businesses operating within the complex landscape of global trade. This trend is likely to persist and evolve alongside the continuous expansion of international commerce and the ongoing evolution of supply chains worldwide.

### Technological Advancements in Risk Assessment

Recent years have witnessed a transformative impact of technological advancements on the cargo transportation insurance sector. The integration of cutting-edge technologies such as the Internet of Things (IoT), blockchain, and artificial intelligence (AI) has ushered in a new era in risk assessment capabilities. These innovations enable real-time monitoring of cargo conditions, facilitate route optimization, and empower predictive analytics, contributing to more precise risk evaluations.

The adoption of blockchain technology stands out as a notable development, fostering

transparency and efficiency in claims processing and settlement. This not only streamlines administrative processes but also expedites responses to claims, reducing the time and effort traditionally associated with these procedures. The result is a more agile and responsive insurance framework that caters to the specific risks associated with each shipment.

As the cargo transportation insurance industry continues to embrace these technological innovations, providers can offer dynamic and tailored coverage solutions. This responsiveness positions them to meet the evolving needs of businesses operating within the global supply chain. Ultimately, these technological advancements enhance the overall efficiency, transparency, and adaptability of cargo transportation insurance, making it an increasingly attractive option for a diverse and expanding client base.

### Emerging Risks and Regulatory Changes

The global cargo transportation industry is susceptible to a myriad of risks, including natural disasters, geopolitical tensions, and cyber threats. As the nature of risks evolves, cargo transportation insurance providers are compelled to adapt and innovate their coverage offerings. Recent incidents, such as the blockage of the Suez Canal and the increasing frequency of cyberattacks on logistics networks, have highlighted the need for comprehensive and adaptive insurance solutions.

Furthermore, regulatory changes and compliance requirements in various regions are influencing the structure of cargo transportation insurance policies. Insurers must stay abreast of these changes to ensure that their coverage remains compliant and relevant. The dynamic nature of emerging risks and regulatory developments presents both challenges and opportunities for insurers operating in the global cargo transportation insurance market.

### Market Competitiveness and Product Differentiation

The global cargo transportation insurance market is characterized by intense competition among insurance providers. To gain a competitive edge, insurers are focusing on product differentiation and the development of specialized coverage plans. Tailoring insurance solutions to meet the unique needs of different industries, such as pharmaceuticals, electronics, and perishable goods, enables insurers to target niche markets effectively.

Additionally, the advent of parametric insurance, which offers predefined payouts based

on specific triggers such as adverse weather conditions or geopolitical events, has gained traction in the cargo transportation sector. Insurers embracing innovative product structures and leveraging data analytics to design more customer-centric solutions are poised to thrive in the competitive landscape.

## Key Market Challenges

### Increasing Complexity of Risks

One of the foremost challenges facing cargo transportation insurers is the escalating complexity of risks associated with the global supply chain. The interconnected nature of the world economy has led to an intricate web of transportation routes and modes, making it difficult to assess and mitigate risks effectively. From natural disasters and geopolitical tensions to cyber threats and pandemics, the spectrum of potential risks is vast and ever-evolving.

As the volume and diversity of transported goods increase, insurers must grapple with the challenge of accurately assessing and pricing risks. The lack of historical data for emerging risks, such as cyberattacks on logistics networks, further complicates risk modeling. The industry must adapt by embracing innovative technologies and analytical tools to enhance risk assessment capabilities and provide more tailored insurance solutions.

### Cybersecurity Threats and Data Privacy Concerns

The digital transformation of the logistics and transportation sector has brought forth unprecedented opportunities but has also introduced new challenges, particularly in the realm of cybersecurity. Cargo transportation insurers are increasingly vulnerable to cyber threats that can disrupt operations, compromise sensitive data, and lead to financial losses. The interconnectedness of global supply chains makes the entire ecosystem susceptible to cyberattacks.

Data privacy concerns add an additional layer of complexity. Insurers must navigate stringent regulations, such as the General Data Protection Regulation (GDPR), while ensuring the secure handling of sensitive information. Balancing the need for technological innovation with robust cybersecurity measures is a delicate challenge that requires constant vigilance and adaptation to the evolving cyber threat landscape.

### Geopolitical Uncertainties and Trade Disruptions

The geopolitical landscape is marked by uncertainties that directly impact global trade and, consequently, cargo transportation insurance. Trade tensions, sanctions, and political instability can disrupt supply chains, leading to increased risks for cargo transportation insurers. The unpredictability of geopolitical events makes it challenging for insurers to assess and quantify the potential impact on shipments.

Recent events, such as trade disputes between major economies and regional conflicts, have highlighted the vulnerability of supply chains to geopolitical disruptions. Cargo transportation insurers must develop strategies to navigate these uncertainties, including closely monitoring geopolitical developments, offering flexible coverage options, and establishing contingency plans to mitigate the impact of sudden geopolitical shifts on insured cargo.

### Regulatory Changes and Compliance Burden

The global cargo transportation insurance market operates within a complex web of regulations and compliance requirements that vary across jurisdictions. The evolving nature of these regulations poses a significant challenge for insurers, as changes in trade agreements, customs procedures, and insurance regulations can have a profound impact on coverage structures and pricing.

Adhering to multiple sets of regulations increases the administrative burden on insurers, necessitating investments in compliance management systems and expertise. The introduction of new regulations, such as those related to environmental sustainability and carbon emissions reporting, further adds to the compliance challenges faced by cargo transportation insurers. Navigating this regulatory landscape requires agility and a proactive approach to stay ahead of the curve.

### Key Market Trends

#### Digital Transformation and Insurtech Integration

A significant trend influencing the cargo transportation insurance market is the ongoing digital transformation of the logistics and insurance sectors. The integration of digital technologies and insurtech solutions is streamlining and enhancing various aspects of cargo insurance processes. From underwriting and risk assessment to claims processing and customer interactions, digitalization is driving efficiency and transparency.

Insurtech firms are leveraging technologies such as artificial intelligence (AI), blockchain, and Internet of Things (IoT) to offer innovative solutions that optimize risk management. Real-time tracking of cargo conditions, smart contracts for automated claims settlement, and predictive analytics for risk assessment are becoming standard practices in the industry. The adoption of these technologies not only improves operational efficiency but also provides cargo transportation insurers with a competitive edge in delivering more responsive and customer-centric services.

### Focus on Sustainable and Eco-Friendly Practices

In response to growing concerns about environmental sustainability and climate change, the cargo transportation insurance market is witnessing a trend toward incorporating sustainable practices into coverage offerings. Insurers are increasingly considering the environmental impact of transported goods and the carbon footprint of logistics operations when designing insurance solutions.

This trend aligns with the broader sustainability goals of businesses and the demand from consumers for eco-friendly practices throughout the supply chain. Cargo transportation insurers are exploring ways to incentivize clients to adopt sustainable shipping practices through premium discounts or customized coverage options that reward environmentally conscious initiatives. As regulatory pressure mounts to address climate-related risks, the trend toward sustainable insurance practices is likely to gain further momentum.

### Parametric Insurance Solutions

Parametric insurance is gaining prominence in the cargo transportation sector as a response to the need for more flexible and transparent coverage. Unlike traditional insurance policies that indemnify for losses, parametric insurance offers predefined payouts based on specific, measurable triggers. In the cargo transportation context, these triggers could include adverse weather conditions, geopolitical events, or delays beyond a certain threshold.

Parametric insurance provides a quicker claims settlement process, as payouts are triggered automatically when predefined conditions are met. This trend is particularly beneficial for cargo transportation, where delays and disruptions can have significant financial implications. Insurers are increasingly offering parametric solutions as a complement or alternative to traditional coverage, providing clients with more

customized and responsive risk management options.

## Globalization and Cross-Border Collaboration

The globalization of trade and supply chains is fostering increased collaboration and partnerships within the cargo transportation insurance industry. Insurers are forming alliances with international counterparts to provide seamless coverage for global shipments. This trend is driven by the recognition that many supply chains span multiple countries and regions, requiring a collaborative and interconnected approach to risk management.

Cross-border collaboration allows insurers to leverage the expertise of local partners, navigate diverse regulatory landscapes, and provide clients with more comprehensive coverage. This trend also facilitates the development of standardized international insurance products, making it easier for businesses to navigate the complexities of global trade. As the world becomes more interconnected, the ability to collaborate across borders becomes a crucial factor in the success of cargo transportation insurers.

## Segmental Insights

### Policy Type Insights

The Specific Cargo Policy is emerging as a prominent trend in the Global Cargo Transportation Insurance Market. This specialized insurance solution caters to the unique needs of businesses engaged in transporting specific types of goods, such as pharmaceuticals, electronics, or perishable items. Unlike generic coverage, a Specific Cargo Policy is crafted to address the distinct risks associated with particular industries, ensuring comprehensive protection throughout the supply chain. As businesses increasingly seek tailored insurance solutions that align with their specific cargo characteristics, the demand for Specific Cargo Policies is on the rise. This trend reflects the industry's commitment to providing customized coverage options, enhancing risk management, and meeting the evolving requirements of diverse sectors in the global cargo transportation landscape.

### Forms of Transport Insights

Air transport is witnessing significant growth in the Global Cargo Transportation Insurance Market. As businesses increasingly rely on air freight for the swift and efficient movement of goods, the demand for specialized insurance coverage tailored to

the unique risks associated with air transport has surged. The time-sensitive nature of air cargo, coupled with potential challenges such as weather-related disruptions and geopolitical uncertainties, emphasizes the need for comprehensive insurance solutions. Insurers are responding by developing policies specifically designed for air transport, offering coverage that addresses the intricacies of this mode of transportation. This growing trend reflects the expanding role of air transport in global logistics and the recognition that dedicated insurance solutions are crucial to mitigating risks and ensuring the secure and timely delivery of goods via air freight.

## Regional Insights

North America stands as the largest market in the global Cargo Transportation Insurance Market. The region's dominance is attributed to the robust trade activities, extensive logistics infrastructure, and the presence of key players in the insurance industry. The United States and Canada, in particular, drive the market's growth with their expansive and interconnected supply chains, catering to diverse industries. The region's strategic geographical position and well-developed transportation networks further contribute to the prominence of North America in the cargo transportation insurance landscape. As international trade continues to thrive, the demand for insurance coverage to mitigate risks associated with transporting goods across various modes of transportation remains high, sustaining North America's position as a pivotal hub for cargo transportation insurance solutions.

## Key Market Players

Axa SA

Generali

American International Group Inc.

The Phoenix Insurance Company Ltd.

Tokio Marine

Chubb Corp.

Swiss Reinsurance Company Ltd.



Zurich Insurance Group Ltd

Travelers Companies Inc.

Samsung Fire and Marine Insurance Co. Ltd.

#### Report Scope:

In this report, the global cargo transportation insurance market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

#### Cargo Transportation Insurance Market, By Type:

Land Cargo Insurance

Air Cargo Insurance

Marine Cargo Insurance

#### Cargo Transportation Insurance Market, By Forms of Transport:

Sea Transport

Air Transport

Others

#### Cargo Transportation Insurance Market, By Policy Type :

Open Cover Cargo Policy

Specific Cargo Policy

Others

#### Cargo Transportation Insurance Market, By Region:

North America

United States

Canada

Mexico

Europe

France

United Kingdom

Italy

Germany

Spain

Asia-Pacific

China

India

Japan

Australia

South Korea

Indonesia

Middle East & Africa

South Africa

Saudi Arabia

UAE

Turkey

South America

Argentina

Colombia

Brazil

### Competitive Landscape

Company Profiles: Detailed analysis of the major companies presents in the Global Cargo Transportation Insurance market.

### Available Customizations:

Global Cargo Transportation Insurance Market report with the given market data, Tech Sci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

### Company Information

Detailed analysis and profiling of additional market players (up to five).

## Contents

1. Introduction
  - 1.1. Market Overview
  - 1.2. Key Highlights of the Report
  - 1.3. Market Coverage
  - 1.4. Market Segments Covered
  - 1.5. Research Tenure Considered

## **2. RESEARCH METHODOLOGY**

- 2.1. Objective of the Study
- 2.2. Baseline Methodology
- 2.3. Key Industry Partners
- 2.4. Major Association and Secondary Sources
- 2.5. Forecasting Methodology
- 2.6. Data Triangulation & Validation
- 2.7. Assumptions and Limitations

## **3. EXECUTIVE SUMMARY**

- 3.1. Market Overview
- 3.2. Market Forecast
- 3.3. Key Regions
- 3.4. Key Segments

## **4. VOICE OF CUSTOMER**

- 4.1. Source of Information
- 4.2. Challenged Faced
- 4.3. Factor Influence Purchase Decision

## **5. GLOBAL CARGO TRANSPORTATION INSURANCE MARKET OUTLOOK**

- 5.1. Market Size & Forecast
  - 5.1.1. By Value
- 5.2. Market Share & Forecast
  - 5.2.1. By Type Market Share Analysis (Land Cargo Insurance, Air Cargo Insurance, Marine Cargo Insurance)

5.2.2. By Forms of Transport Market Share Analysis (Sea Transport, Air Transport, Others)

5.2.3. By Policy Type Market Share Analysis (Open Cover Cargo Policy, Specific Cargo Policy, Others)

5.2.4. By Regional Market Share Analysis

5.2.4.1. North America Market Share Analysis

5.2.4.2. Europe Market Share Analysis

5.2.4.3. Asia-Pacific Market Share Analysis

5.2.4.4. Middle East & Africa Market Share Analysis

5.2.4.5. South America Market Share Analysis

5.2.5. By Top 5 Companies Market Share Analysis, Others (2023)

5.3. Global Cargo Transportation Insurance Market Mapping & Opportunity Assessment

5.3.1. By Type Market Mapping & Opportunity Assessment

5.3.2. By Forms of Transport Market Mapping & Opportunity Assessment

5.3.3. By Policy Type Market Mapping & Opportunity Assessment

5.3.4. By Regional Market Mapping & Opportunity Assessment

## **6. NORTH AMERICA CARGO TRANSPORTATION INSURANCE MARKET OUTLOOK**

6.1. Market Size & Forecast

6.1.1. By Value

6.2. Market Share & Forecast

6.2.1. By Type Market Share Analysis

6.2.2. By Forms of Transport Market Share Analysis

6.2.3. By Policy Type Market Share Analysis

6.2.4. By Country Market Share Analysis

6.2.4.1. United States Cargo Transportation Insurance Market Outlook

6.2.4.1.1. Market Size & Forecast

6.2.4.1.1.1. By Value

6.2.4.1.2. Market Share & Forecast

6.2.4.1.2.1. By Type Market Share Analysis

6.2.4.1.2.2. By Forms of Transport Market Share Analysis

6.2.4.1.2.3. By Policy Type Market Share Analysis

6.2.4.2. Canada Cargo Transportation Insurance Market Outlook

6.2.4.2.1. Market Size & Forecast

6.2.4.2.1.1. By Value

6.2.4.2.2. Market Share & Forecast

6.2.4.2.2.1. By Type Market Share Analysis

- 6.2.4.2.2.2. By Forms of Transport Market Share Analysis
- 6.2.4.2.2.3. By Policy Type Market Share Analysis
- 6.2.4.3. Mexico Cargo Transportation Insurance Market Outlook
  - 6.2.4.3.1. Market Size & Forecast
    - 6.2.4.3.1.1. By Value
  - 6.2.4.3.2. Market Share & Forecast
    - 6.2.4.3.2.1. By Type Market Share Analysis
    - 6.2.4.3.2.2. By Forms of Transport Market Share Analysis
    - 6.2.4.3.2.3. By Policy Type Market Share Analysis

## **7. EUROPE CARGO TRANSPORTATION INSURANCE MARKET OUTLOOK**

- 7.1. Market Size & Forecast
  - 7.1.1. By Value
- 7.2. Market Share & Forecast
  - 7.2.1. By Type Market Share Analysis
  - 7.2.2. By Forms of Transport Market Share Analysis
  - 7.2.3. By Policy Type Market Share Analysis
  - 7.2.4. By Country Market Share Analysis
    - 7.2.4.1. France Cargo Transportation Insurance Market Outlook
      - 7.2.4.1.1. Market Size & Forecast
        - 7.2.4.1.1.1. By Value
      - 7.2.4.1.2. Market Share & Forecast
        - 7.2.4.1.2.1. By Type Market Share Analysis
        - 7.2.4.1.2.2. By Forms of Transport Market Share Analysis
        - 7.2.4.1.2.3. By Policy Type Market Share Analysis
    - 7.2.4.2. United Kingdom Cargo Transportation Insurance Market Outlook
      - 7.2.4.2.1. Market Size & Forecast
        - 7.2.4.2.1.1. By Value
      - 7.2.4.2.2. Market Share & Forecast
        - 7.2.4.2.2.1. By Type Market Share Analysis
        - 7.2.4.2.2.2. By Forms of Transport Market Share Analysis
        - 7.2.4.2.2.3. By Policy Type Market Share Analysis
    - 7.2.4.3. Italy Cargo Transportation Insurance Market Outlook
      - 7.2.4.3.1. Market Size & Forecast
        - 7.2.4.3.1.1. By Value
      - 7.2.4.3.2. Market Share & Forecast
        - 7.2.4.3.2.1. By Type Market Share Analysis
        - 7.2.4.3.2.2. By Forms of Transport Market Share Analysis

- 7.2.4.3.2.3. By Policy Type Market Share Analysis
- 7.2.4.4. Germany Cargo Transportation Insurance Market Outlook
  - 7.2.4.4.1. Market Size & Forecast
    - 7.2.4.4.1.1. By Value
  - 7.2.4.4.2. Market Share & Forecast
    - 7.2.4.4.2.1. By Type Market Share Analysis
    - 7.2.4.4.2.2. By Forms of Transport Market Share Analysis
    - 7.2.4.4.2.3. By Policy Type Market Share Analysis
- 7.2.4.5. Cargo Transportation Insurance Market Outlook
  - 7.2.4.5.1. Market Size & Forecast
    - 7.2.4.5.1.1. By Value
  - 7.2.4.5.2. Market Share & Forecast
    - 7.2.4.5.2.1. By Forms of Transport Market Share Analysis
    - 7.2.4.5.2.2. By Type Market Share Analysis
    - 7.2.4.5.2.3. By Policy Type Market Share Analysis

## **8. ASIA-PACIFIC CARGO TRANSPORTATION INSURANCE MARKET OUTLOOK**

- 8.1. Market Size & Forecast
  - 8.1.1. By Value
- 8.2. Market Share & Forecast
  - 8.2.1. By Type Market Share Analysis
  - 8.2.2. By Forms of Transport Market Share Analysis
  - 8.2.3. By Policy Type Market Share Analysis
  - 8.2.4. By Country Market Share Analysis
    - 8.2.4.1. China Cargo Transportation Insurance Market Outlook
      - 8.2.4.1.1. Market Size & Forecast
        - 8.2.4.1.1.1. By Value
      - 8.2.4.1.2. Market Share & Forecast
        - 8.2.4.1.2.1. By Type Market Share Analysis
        - 8.2.4.1.2.2. By Forms of Transport Market Share Analysis
        - 8.2.4.1.2.3. By Policy Type Market Share Analysis
    - 8.2.4.2. India Cargo Transportation Insurance Market Outlook
      - 8.2.4.2.1. Market Size & Forecast
        - 8.2.4.2.1.1. By Value
      - 8.2.4.2.2. Market Share & Forecast
        - 8.2.4.2.2.1. By Type Market Share Analysis
        - 8.2.4.2.2.2. By Forms of Transport Market Share Analysis
        - 8.2.4.2.2.3. By Policy Type Market Share Analysis

- 8.2.4.3. Japan Cargo Transportation Insurance Market Outlook
  - 8.2.4.3.1. Market Size & Forecast
    - 8.2.4.3.1.1. By Value
  - 8.2.4.3.2. Market Share & Forecast
    - 8.2.4.3.2.1. By Type Market Share Analysis
    - 8.2.4.3.2.2. By Forms of Transport Market Share Analysis
    - 8.2.4.3.2.3. By Policy Type Market Share Analysis
- 8.2.4.4. Australia Cargo Transportation Insurance Market Outlook
  - 8.2.4.4.1. Market Size & Forecast
    - 8.2.4.4.1.1. By Value
  - 8.2.4.4.2. Market Share & Forecast
    - 8.2.4.4.2.1. By Type Market Share Analysis
    - 8.2.4.4.2.2. By Forms of Transport Market Share Analysis
    - 8.2.4.4.2.3. By Policy Type Market Share Analysis
- 8.2.4.5. South Korea Cargo Transportation Insurance Market Outlook
  - 8.2.4.5.1. Market Size & Forecast
    - 8.2.4.5.1.1. By Value
  - 8.2.4.5.2. Market Share & Forecast
    - 8.2.4.5.2.1. By Type Market Share Analysis
    - 8.2.4.5.2.2. By Forms of Transport Market Share Analysis
    - 8.2.4.5.2.3. By Policy Type Market Share Analysis
- 8.2.4.6. Indonesia Cargo Transportation Insurance Market Outlook
  - 8.2.4.6.1. Market Size & Forecast
    - 8.2.4.6.1.1. By Value
  - 8.2.4.6.2. Market Share & Forecast
    - 8.2.4.6.2.1. By Type Market Share Analysis
    - 8.2.4.6.2.2. By Forms of Transport Market Share Analysis
    - 8.2.4.6.2.3. By Policy Type Market Share Analysis

## **9. MIDDLE EAST & AFRICA CARGO TRANSPORTATION INSURANCE MARKET OUTLOOK**

- 9.1. Market Size & Forecast
  - 9.1.1. By Value
- 9.2. Market Share & Forecast
  - 9.2.1. By Type Market Share Analysis
  - 9.2.2. By Forms of Transport Market Share Analysis
  - 9.2.3. By Policy Type Market Share Analysis
  - 9.2.4. By Country Market Share Analysis



- 9.2.4.1. South Africa Cargo Transportation Insurance Market Outlook
  - 9.2.4.1.1. Market Size & Forecast
    - 9.2.4.1.1.1. By Value
  - 9.2.4.1.2. Market Share & Forecast
    - 9.2.4.1.2.1. By Type Market Share Analysis
    - 9.2.4.1.2.2. By Forms of Transport Market Share Analysis
    - 9.2.4.1.2.3. By Policy Type Market Share Analysis
- 9.2.4.2. Saudi Arabia Cargo Transportation Insurance Market Outlook
  - 9.2.4.2.1. Market Size & Forecast
    - 9.2.4.2.1.1. By Value
  - 9.2.4.2.2. Market Share & Forecast
    - 9.2.4.2.2.1. By Type Market Share Analysis
    - 9.2.4.2.2.2. By Forms of Transport Market Share Analysis
    - 9.2.4.2.2.3. By Policy Type Market Share Analysis
- 9.2.4.3. UAE Cargo Transportation Insurance Market Outlook
  - 9.2.4.3.1. Market Size & Forecast
    - 9.2.4.3.1.1. By Value
  - 9.2.4.3.2. Market Share & Forecast
    - 9.2.4.3.2.1. By Type Market Share Analysis
    - 9.2.4.3.2.2. By Forms of Transport Market Share Analysis
    - 9.2.4.3.2.3. By Policy Type Market Share Analysis
- 9.2.4.4. Turkey Cargo Transportation Insurance Market Outlook
  - 9.2.4.4.1. Market Size & Forecast
    - 9.2.4.4.1.1. By Value
  - 9.2.4.4.2. Market Share & Forecast
    - 9.2.4.4.2.1. By Type Market Share Analysis
    - 9.2.4.4.2.2. By Forms of Transport Market Share Analysis
    - 9.2.4.4.2.3. By Policy Type Market Share Analysis

## **10. SOUTH AMERICA CARGO TRANSPORTATION INSURANCE MARKET OUTLOOK**

- 10.1. Market Size & Forecast
  - 10.1.1. By Value
- 10.2. Market Share & Forecast
  - 10.2.1. By Type Market Share Analysis
  - 10.2.2. By Forms of Transport Market Share Analysis
  - 10.2.3. By Policy Type Market Share Analysis
  - 10.2.4. By Country Market Share Analysis

- 10.2.4.1. Argentina Cargo Transportation Insurance Market Outlook
  - 10.2.4.1.1. Market Size & Forecast
    - 10.2.4.1.1.1. By Value
  - 10.2.4.1.2. Market Share & Forecast
    - 10.2.4.1.2.1. By Type Market Share Analysis
    - 10.2.4.1.2.2. By Forms of Transport Market Share Analysis
    - 10.2.4.1.2.3. By Policy Type Market Share Analysis
- 10.2.4.2. Colombia Cargo Transportation Insurance Market Outlook
  - 10.2.4.2.1. Market Size & Forecast
    - 10.2.4.2.1.1. By Value
  - 10.2.4.2.2. Market Share & Forecast
    - 10.2.4.2.2.1. By Type Market Share Analysis
    - 10.2.4.2.2.2. By Forms of Transport Market Share Analysis
    - 10.2.4.2.2.3. By Policy Type Market Share Analysis
- 10.2.4.3. Brazil Cargo Transportation Insurance Market Outlook
  - 10.2.4.3.1. Market Size & Forecast
    - 10.2.4.3.1.1. By Value
  - 10.2.4.3.2. Market Share & Forecast
    - 10.2.4.3.2.1. By Type Market Share Analysis
    - 10.2.4.3.2.2. By Forms of Transport Market Share Analysis
    - 10.2.4.3.2.3. By Policy Type Market Share Analysis

## **11. MARKET DYNAMICS**

- 11.1. Drivers
- 11.2. Challenges

## **12. IMPACT OF COVID-19 ON GLOBAL CARGO TRANSPORTATION INSURANCE MARKET**

- 12.1. Impact Assessment Model
  - 12.1.1. Key Segments Impacted
  - 12.1.2. Key Regional Impacted
  - 12.1.3. Key Countries Impacted

## **13. MARKET TRENDS & DEVELOPMENTS**

## **14. COMPETITIVE LANDSCAPE**

## 14.1. Company Profiles

### 14.1.1. Axa SA

14.1.1.1. Company Details

14.1.1.2. Products

14.1.1.3. Financials (As Per Availability)

14.1.1.4. Key Market Focus & Geographical Presence

14.1.1.5. Recent Developments

14.1.1.6. Key Management Personnel

### 14.1.2. Generali

14.1.2.1. Company Details

14.1.2.2. Products

14.1.2.3. Financials (As Per Availability)

14.1.2.4. Key Market Focus & Geographical Presence

14.1.2.5. Recent Developments

14.1.2.6. Key Management Personnel

### 14.1.3. American International Group Inc.

14.1.3.1. Company Details

14.1.3.2. Products

14.1.3.3. Financials (As Per Availability)

14.1.3.4. Key Market Focus & Geographical Presence

14.1.3.5. Recent Developments

14.1.3.6. Key Management Personnel

### 14.1.4. The Phoenix Insurance Company Ltd.

14.1.4.1. Company Details

14.1.4.2. Products

14.1.4.3. Financials (As Per Availability)

14.1.4.4. Key Market Focus & Geographical Presence

14.1.4.5. Recent Developments

14.1.4.6. Key Management Personnel

### 14.1.5. Tokio Marine

14.1.5.1. Company Details

14.1.5.2. Products

14.1.5.3. Financials (As Per Availability)

14.1.5.4. Key Market Focus & Geographical Presence

14.1.5.5. Recent Developments

14.1.5.6. Key Management Personnel

### 14.1.6. Chubb Corp.

14.1.6.1. Company Details

- 14.1.6.2. Products
- 14.1.6.3. Financials (As Per Availability)
- 14.1.6.4. Key Market Focus & Geographical Presence
- 14.1.6.5. Recent Developments
- 14.1.6.6. Key Management Personnel
- 14.1.7. Swiss Reinsurance Company Ltd.
  - 14.1.7.1. Company Details
  - 14.1.7.2. Products
  - 14.1.7.3. Financials (As Per Availability)
  - 14.1.7.4. Key Market Focus & Geographical Presence
  - 14.1.7.5. Recent Developments
  - 14.1.7.6. Key Management Personnel
- 14.1.8. Zurich Insurance Group Ltd
  - 14.1.8.1. Company Details
  - 14.1.8.2. Products
  - 14.1.8.3. Financials (As Per Availability)
  - 14.1.8.4. Key Market Focus & Geographical Presence
  - 14.1.8.5. Recent Developments
  - 14.1.8.6. Key Management Personnel
- 14.1.9. Travelers Companies Inc.
  - 14.1.9.1. Company Details
  - 14.1.9.2. Products
  - 14.1.9.3. Financials (As Per Availability)
  - 14.1.9.4. Key Market Focus & Geographical Presence
  - 14.1.9.5. Recent Developments
  - 14.1.9.6. Key Management Personnel
- 14.1.10. Samsung Fire and Marine Insurance Co. Ltd.
  - 14.1.10.1. Company Details
  - 14.1.10.2. Products
  - 14.1.10.3. Financials (As Per Availability)
  - 14.1.10.4. Key Market Focus & Geographical Presence
  - 14.1.10.5. Recent Developments
  - 14.1.10.6. Key Management Personnel

## **15. STRATEGIC RECOMMENDATIONS/ACTION PLAN**

- 15.1. Key Focus Areas
- 15.2. Target Type
- 15.3. Target Policy Type

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