

Crop Insurance Market – Global Industry Size, Share, Trends, Opportunity, and Forecast, Segmented By Coverage (Multi-peril Crop Insurance (MPCI), Crop-hail Insurance), By Provider (Banks, Insurance Companies, Brokers/Agents, and Other), By Region, By Competition , 2018-2028

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Abstracts

Global Crop Insurance Market was valued at USD 39.32 billion in 2022 and is anticipated to project robust growth in the forecast period with a CAGR of 5.33% through 2028. Global crop insurance is a financial tool designed to mitigate the risks faced by farmers due to unpredictable weather events, pests, diseases, and other factors that can lead to crop losses. This insurance scheme provides farmers with a safety net, ensuring they receive compensation when their crops are adversely affected, helping to stabilize their income and food security.

Crop insurance typically operates through a partnership between governments, insurance companies, and farmers. Governments often play a role in subsidizing premiums to make insurance more accessible to farmers, especially in developing countries where agriculture is a significant source of livelihood. Insurance companies assess the risk and offer policies tailored to specific crops, regions, and potential perils.

The benefits of global crop insurance are numerous. It encourages farmers to adopt modern agricultural practices and invest in technology, as they have a financial cushion in case of crop failure. It also contributes to food security by stabilizing agricultural production and ensuring a consistent food supply. Moreover, it aids in rural development by safeguarding farmers' livelihoods and supporting agricultural growth.

However, challenges such as affordability, accurate risk assessment, and data availability remain. Despite these challenges, global crop insurance continues to evolve, helping to protect farmers' interests while contributing to global food security and agricultural sustainability.

Key Market Drivers

Climate Change and Extreme Weather Events

Climate change has led to an increase in the frequency and intensity of extreme weather events such as droughts, floods, hurricanes, and erratic rainfall patterns. These events pose significant risks to agriculture, resulting in crop losses and reduced yields. As a response, global crop insurance has gained prominence as a tool to help farmers mitigate the financial impact of climate-related disasters. Insured farmers receive compensation when their crops are damaged due to weather-related factors, providing them with the resources to recover and continue farming. The increasing unpredictability of weather patterns underscores the importance of crop insurance in safeguarding food production and farmers' livelihoods.

Agricultural Modernization and Technology Adoption

The agriculture sector has seen a steady shift toward modernization and technology adoption. Farmers are increasingly investing in advanced farming techniques, genetically modified crops, precision agriculture, and other innovations to improve productivity and reduce risk. Crop insurance aligns with this trend by providing farmers with a safety net that encourages them to take risks and adopt these technologies. Knowing that they have insurance coverage in case of crop failure, farmers are more likely to invest in expensive inputs and practices that can boost yields. This driver fosters agricultural development and food security by promoting the use of best practices and cutting-edge technologies.

Government Support and Policy Initiatives

Governments around the world recognize the importance of agriculture for food security, rural development, and economic stability. As a result, many governments actively support crop insurance programs by subsidizing premiums or offering financial incentives to insurers. These policy initiatives aim to make crop insurance more affordable and accessible to a broader range of farmers, particularly in developing countries where agricultural risks are high. Government backing helps create a

conducive environment for the expansion of crop insurance, as it reduces the financial burden on both farmers and insurance companies. Furthermore, regulatory frameworks and legislation can incentivize insurance providers to offer coverage for a wider range of crops and perils, enhancing the overall effectiveness of crop insurance programs.

Globalization and Trade Dynamics

The interconnectedness of global markets and the expansion of international trade have made agriculture increasingly sensitive to global price fluctuations and market dynamics. Crop insurance plays a crucial role in managing these risks. When a region experiences a crop failure, it can lead to food shortages and price spikes that affect not only the local population but also international markets. To mitigate these risks, farmers often require access to financial resources to recover and replant. Crop insurance provides this critical support, ensuring that agricultural production remains stable and that global food supply chains continue to function efficiently. In this context, crop insurance contributes to the resilience of global food systems and supports the overall stability of the agricultural sector.

In conclusion, global crop insurance is influenced by several key drivers, including climate change and extreme weather events, agricultural modernization and technology adoption, government support and policy initiatives, and globalization and trade dynamics. These drivers underscore the critical role that crop insurance plays in safeguarding farmers' livelihoods, promoting agricultural development, and ensuring food security on a global scale. As the challenges facing agriculture continue to evolve, crop insurance will remain a vital tool in managing risks and building resilience in the face of uncertainty.

Key Market Challenges

Affordability and Accessibility

One of the foremost challenges in global crop insurance is making it affordable and accessible to a wide range of farmers, especially those in developing countries. Insurance premiums can be prohibitively expensive for smallholder farmers with limited financial resources. These farmers are often the most vulnerable to crop losses and need insurance the most. Addressing this challenge requires finding ways to reduce the cost of premiums, such as government subsidies or innovative risk-sharing mechanisms. Additionally, enhancing the accessibility of insurance programs, especially in remote and underserved areas, remains a significant hurdle. Improving farmers'

awareness of available insurance options and simplifying the enrollment process can help bridge this gap, but logistical and infrastructure challenges persist.

Data and Risk Assessment

Accurate risk assessment is fundamental to the viability of crop insurance. Insurance providers rely on historical data, weather information, and crop yield data to estimate the likelihood of crop losses. However, in many regions, data quality and availability can be unreliable or insufficient. Climate change has further complicated risk assessment by introducing greater variability in weather patterns and increasing the frequency of extreme events.

As a result, insurers may struggle to set appropriate premium rates and coverage levels, which can lead to financial instability within insurance programs. Improving data collection and sharing mechanisms, investing in advanced modeling and technology, and enhancing collaboration between governments, insurers, and research institutions are necessary steps to address this challenge.

Moral Hazard and Adverse Selection

Moral hazard and adverse selection are inherent challenges in insurance markets. Moral hazard occurs when insured individuals or entities take more risks because they have insurance coverage. In the context of crop insurance, this could mean farmers neglecting best practices or adopting riskier farming methods, assuming they will be compensated for their losses. Adverse selection refers to the situation where only the riskiest individuals or entities opt for insurance, leading to a skewed risk pool that makes the program financially unsustainable.

These challenges can result in higher claims payouts, increased premiums, and decreased overall program effectiveness. Implementing risk mitigation measures, such as offering insurance education and promoting good agricultural practices, can help address moral hazard. Adverse selection can be mitigated through better risk assessment and pricing strategies, as well as policies that encourage a broader range of farmers to participate.

Climate Change and Unpredictable Perils

Climate change poses a significant challenge to global crop insurance. Rising temperatures, shifting rainfall patterns, and increased occurrence of extreme weather

events make it increasingly difficult to predict and manage agricultural risks. Insurers face the challenge of updating and adapting their models to account for these changing conditions. Additionally, the emergence of new and unpredictable perils, such as the spread of new pests and diseases or the impact of climate-related events like wildfires, poses a significant challenge to the industry. Traditional insurance models may struggle to keep pace with these evolving risks, making it necessary to develop innovative risk assessment and coverage approaches. Furthermore, climate change exacerbates existing challenges, such as affordability and data availability, making it a pervasive and interconnected issue.

In conclusion, global crop insurance confronts several complex challenges, including affordability and accessibility, data and risk assessment, moral hazard and adverse selection, and climate change and unpredictable perils. Addressing these challenges requires a coordinated effort involving governments, insurers, agricultural experts, and international organizations. Innovations in technology, data collection, and risk modeling, coupled with policy reforms and increased awareness among farmers, can help overcome these obstacles and strengthen the role of crop insurance in ensuring food security and supporting the resilience of farmers worldwide.

Key Market Trends

Data Analytics and Remote Sensing Technology

Advancements in data analytics and remote sensing technology have revolutionized the way crop insurance operates. Access to high-resolution satellite imagery, weather data, and soil information allows insurers to assess risks more accurately and efficiently. Data analytics enable the development of predictive models that can anticipate potential crop losses due to weather events or disease outbreaks. This trend enhances the precision of risk assessment, reducing the likelihood of moral hazard and adverse selection. Farmers also benefit from these advancements, as real-time information helps them make informed decisions about crop management and insurance coverage. The integration of blockchain and smart contracts further streamlines claims processing, making it faster and more transparent.

Parametric Insurance and Index-Based Products

Parametric insurance, often based on predefined triggers such as rainfall levels or temperature thresholds, is gaining popularity in crop insurance. These index-based products offer distinct advantages, such as faster claims processing and reduced

administrative costs. Since payouts are triggered by objective data rather than individual loss assessments, parametric insurance can provide quicker financial relief to farmers, especially in regions with limited insurance infrastructure. Moreover, these products are well-suited to cover emerging risks associated with climate change, as they are less reliant on historical data and can adapt to shifting weather patterns. Parametric insurance complements traditional indemnity-based crop insurance and contributes to the diversification of risk management strategies for both insurers and farmers.

Innovations in Product Design

Crop insurance products are evolving to meet the specific needs of different crops, regions, and farming systems. Insurers are developing tailored solutions that consider factors like crop type, growth stage, and local climate conditions. This trend promotes the adoption of insurance among a broader range of farmers, including those engaged in specialty crops or subsistence farming. Additionally, microinsurance and mobile-based insurance solutions are gaining traction in rural areas, making coverage more accessible to smallholder farmers. Insurance providers are also exploring bundled products that combine crop insurance with other financial services, such as credit or savings accounts, to enhance farmers' financial resilience and encourage investment in agriculture. These innovative product designs aim to improve the relevance and effectiveness of crop insurance in diverse agricultural landscapes.

Public-Private Partnerships and Government Support

Collaborations between governments and private insurance companies are on the rise to expand the reach of crop insurance. Many governments recognize the importance of mitigating agricultural risks for food security and rural development. As a result, they are actively involved in supporting crop insurance programs through subsidies, reinsurance agreements, or risk-sharing mechanisms. These partnerships help make insurance more affordable and sustainable, particularly in regions with high agricultural risks. Moreover, governments play a crucial role in promoting insurance awareness and education among farmers, encouraging wider adoption. The involvement of the public sector ensures a robust regulatory framework that safeguards the interests of both farmers and insurers. Government support and partnerships contribute to the overall growth and stability of the crop insurance sector.

In conclusion, global crop insurance is undergoing significant transformations driven by trends in data analytics and remote sensing technology, the rise of parametric and index-based products, innovations in product design, and increased public-private

partnerships and government support. These trends are reshaping the landscape of agricultural risk management, making insurance more accessible, efficient, and adaptable to the challenges posed by climate change and evolving farming practices. As global agriculture faces increasing uncertainties and volatility, the continued evolution of crop insurance is essential to ensure the resilience of farmers and the stability of food supply chains.

Segmental Insights

Coverage Insights

Multi-peril Crop Insurance (MPCI) is rapidly emerging as the fastest-growing segment within the global crop insurance industry. This dynamic growth can be attributed to its comprehensive coverage, which protects farmers against a wide range of perils, including adverse weather conditions, pests, diseases, and other unforeseen risks.

MPCI's appeal lies in its ability to provide farmers with holistic protection, allowing them to manage multiple sources of risk simultaneously. In a world where agriculture is increasingly susceptible to climate change-related disruptions and volatile weather patterns, MPCI offers a vital safety net for agricultural producers. Governments and private insurers are recognizing the significance of MPCI in enhancing food security, stabilizing income for farmers, and supporting sustainable agricultural practices.

This growth trend underscores the evolving needs of the agricultural sector and the importance of innovative insurance solutions. As global challenges to agriculture intensify, MPCI's prominence is expected to continue expanding, contributing to the resilience and sustainability of farming communities worldwide.

Provider Insights

Insurance companies specializing in crop insurance have emerged as the fastest-growing segment within the global crop insurance sector. This trend is driven by several factors. Firstly, the increasing recognition of climate change-related risks and extreme weather events has heightened the demand for crop insurance coverage, prompting insurance companies to expand their offerings in this niche market. Secondly, advancements in data analytics and technology have enabled insurers to more accurately assess and price agricultural risks, making crop insurance more appealing to both farmers and investors. Thirdly, governments in various countries are promoting crop insurance as a key tool for enhancing food security and mitigating rural economic

vulnerabilities, further fueling the growth of insurance companies specializing in this field. As a result, these companies are poised to play a pivotal role in addressing the evolving risks faced by farmers and contributing to the resilience of global agriculture in an increasingly uncertain climate.

Regional Insights

Asia Pacific has emerged as the dominating region in the global crop insurance landscape. This prominence can be attributed to several key factors. Firstly, the region is home to a significant portion of the world's agricultural production, with a diverse range of crops grown across various climates and terrains. Secondly, Asia Pacific countries are highly vulnerable to the impacts of climate change, including extreme weather events, droughts, and floods, which has prompted both governments and farmers to seek risk mitigation through crop insurance. Thirdly, supportive government policies and initiatives in countries like India and China have facilitated the expansion of crop insurance programs, making them more accessible to farmers. Lastly, technological advancements and data-driven approaches have enabled more accurate risk assessment and coverage customization, further driving the growth of crop insurance in the region. As agricultural risks continue to escalate in the face of climate uncertainty, Asia Pacific is expected to maintain its dominant position in the global crop insurance market.

Key Market Players

Agriculture Insurance Company of India Limited

Chubb Limited

Santam (Sanlam)

Tokio Marine HCC

QBE Insurance Group

Zurich American Insurance Company

Sompo International Holdings Ltd (Sompo Holdings Inc.)

Great American Insurance Company (American Financial Group Inc.)

Philippine Crop Insurance Corporation

Axa S.A.

Report Scope:

In this report, the Global Crop Insurance Market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

Crop Insurance Market, By Coverage:

Multi-peril Crop Insurance (MPCI)

Crop-hail Insurance

Crop Insurance Market, By Provider:

Banks

Insurance Companies

Brokers/Agents

Other

Crop 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

South America

Brazil

Argentina

Colombia

Middle East & Africa

South Africa

Saudi Arabia

UAE

Turkey

Egypt

Competitive Landscape

Company Profiles: Detailed analysis of the major companies presents in the Global Crop Insurance Market.

Available Customizations:

Global Crop 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. Challenged Faced Post Purchase
- 4.2. Source of Information
- 4.3. Customer Satisfaction Level

5. GLOBAL CROP INSURANCE MARKET OUTLOOK

- 5.1. Market Size & Forecast
 - 5.1.1. By Value
- 5.2. Market Share & Forecast
 - 5.2.1. By Coverage Market Share Analysis (Multi-peril Crop Insurance (MPCI), Crop-

hail Insurance)

5.2.2. By Provider Market Share Analysis (Banks, Insurance Companies, Brokers/Agents, and Other)

5.2.3. By Regional Market Share Analysis

5.2.3.1. North America Market Share Analysis

5.2.3.2. South America Market Share Analysis

5.2.3.3. Middle East & Africa Market Share Analysis

5.2.3.4. Europe Market Share Analysis

5.2.3.5. Asia-Pacific Market Share Analysis

5.2.4. By Top 5 Companies Market Share Analysis, Others (2022)

5.3. Global Crop Insurance Market Mapping & Opportunity Assessment

5.3.1. By Coverage Market Mapping & Opportunity Assessment

5.3.2. By Provider Market Mapping & Opportunity Assessment

5.3.3. By Regional Market Mapping & Opportunity Assessment

6. NORTH AMERICA CROP INSURANCE MARKET OUTLOOK

6.1. Market Size & Forecast

6.1.1. By Value

6.2. Market Share & Forecast

6.2.1. By Coverage Market Share Analysis

6.2.2. By Provider Market Share Analysis

6.3. North America: Country Analysis

6.3.1. United States Crop Insurance Market Outlook

6.3.1.1. Market Size & Forecast

6.3.1.1.1. By Value

6.3.1.2. Market Share & Forecast

6.3.1.2.1. By Coverage Method Market Share Analysis

6.3.1.2.2. By Provider Market Share Analysis

6.3.2. Canada Crop Insurance Market Outlook

6.3.2.1. Market Size & Forecast

6.3.2.1.1. By Value

6.3.2.2. Market Share & Forecast

6.3.2.2.1. By Coverage Market Share Analysis

6.3.2.2.2. By Provider Market Share Analysis

6.3.3. Mexico Crop Insurance Market Outlook

6.3.3.1. Market Size & Forecast

6.3.3.1.1. By Value

6.3.3.2. Market Share & Forecast

- 6.3.3.2.1. By Coverage Market Share Analysis
- 6.3.3.2.2. By Provider Market Share Analysis

7. EUROPE CROP INSURANCE MARKET OUTLOOK

7.1. Market Size & Forecast

7.1.1. By Value

7.2. Market Share & Forecast

7.2.1. By Coverage Market Share Analysis

7.2.2. By Provider Market Share Analysis

7.3. Europe: Country Analysis

7.3.1. Germany Crop Insurance Market Outlook

7.3.1.1. Market Size & Forecast

7.3.1.1.1. By Value

7.3.1.2. Market Share & Forecast

7.3.1.2.1. By Coverage Market Share Analysis

7.3.1.2.2. By Provider Market Share Analysis

7.3.2. United Kingdom Crop Insurance Market Outlook

7.3.2.1. Market Size & Forecast

7.3.2.1.1. By Value

7.3.2.2. Market Share & Forecast

7.3.2.2.1. By Coverage Market Share Analysis

7.3.2.2.2. By Provider Market Share Analysis

7.3.3. Italy Crop Insurance Market Outlook

7.3.3.1. Market Size & Forecast

7.3.3.1.1. By Value

7.3.3.2. Market Share & Forecast

7.3.3.2.1. By Coverage Market Share Analysis

7.3.3.2.2. By Provider Market Share Analysis

7.3.4. France Crop Insurance Market Outlook

7.3.4.1. Market Size & Forecast

7.3.4.1.1. By Value

7.3.4.2. Market Share & Forecast

7.3.4.2.1. By Coverage Market Share Analysis

7.3.4.2.2. By Provider Market Share Analysis

7.3.5. Spain Crop Insurance Market Outlook

7.3.5.1. Market Size & Forecast

7.3.5.1.1. By Value

7.3.5.2. Market Share & Forecast

- 7.3.5.2.1. By Coverage Market Share Analysis
- 7.3.5.2.2. By Provider Market Share Analysis

8. ASIA-PACIFIC CROP INSURANCE MARKET OUTLOOK

- 8.1. Market Size & Forecast
 - 8.1.1. By Value
- 8.2. Market Share & Forecast
 - 8.2.1. By Coverage Market Share Analysis
 - 8.2.2. By Provider Market Share Analysis
- 8.3. Asia-Pacific: Country Analysis
 - 8.3.1. China Crop Insurance Market Outlook
 - 8.3.1.1. Market Size & Forecast
 - 8.3.1.1.1. By Value
 - 8.3.1.2. Market Share & Forecast
 - 8.3.1.2.1. By Coverage Market Share Analysis
 - 8.3.1.2.2. By Provider Market Share Analysis
 - 8.3.2. India Crop Insurance Market Outlook
 - 8.3.2.1. Market Size & Forecast
 - 8.3.2.1.1. By Value
 - 8.3.2.2. Market Share & Forecast
 - 8.3.2.2.1. By Coverage Market Share Analysis
 - 8.3.2.2.2. By Provider Market Share Analysis
 - 8.3.3. Japan Crop Insurance Market Outlook
 - 8.3.3.1. Market Size & Forecast
 - 8.3.3.1.1. By Value
 - 8.3.3.2. Market Share & Forecast
 - 8.3.3.2.1. By Coverage Market Share Analysis
 - 8.3.3.2.2. By Provider Market Share Analysis
 - 8.3.4. South Korea Crop Insurance Market Outlook
 - 8.3.4.1. Market Size & Forecast
 - 8.3.4.1.1. By Value
 - 8.3.4.2. Market Share & Forecast
 - 8.3.4.2.1. By Coverage Market Share Analysis
 - 8.3.4.2.2. By Provider Market Share Analysis
 - 8.3.5. Australia Crop Insurance Market Outlook
 - 8.3.5.1. Market Size & Forecast
 - 8.3.5.1.1. By Value
 - 8.3.5.2. Market Share & Forecast

- 8.3.5.2.1. By Coverage Market Share Analysis
- 8.3.5.2.2. By Provider Market Share Analysis

9. SOUTH AMERICA CROP INSURANCE MARKET OUTLOOK

- 9.1. Market Size & Forecast
 - 9.1.1. By Value
- 9.2. Market Share & Forecast
 - 9.2.1. By Coverage Market Share Analysis
 - 9.2.2. By Provider Market Share Analysis
- 9.3. South America: Country Analysis
 - 9.3.1. Brazil Crop Insurance Market Outlook
 - 9.3.1.1. Market Size & Forecast
 - 9.3.1.1.1. By Value
 - 9.3.1.2. Market Share & Forecast
 - 9.3.1.2.1. By Coverage Market Share Analysis
 - 9.3.1.2.2. By Provider Market Share Analysis
 - 9.3.2. Argentina Crop Insurance Market Outlook
 - 9.3.2.1. Market Size & Forecast
 - 9.3.2.1.1. By Value
 - 9.3.2.2. Market Share & Forecast
 - 9.3.2.2.1. By Coverage Market Share Analysis
 - 9.3.2.2.2. By Provider Market Share Analysis
 - 9.3.3. Colombia Crop Insurance Market Outlook
 - 9.3.3.1. Market Size & Forecast
 - 9.3.3.1.1. By Value
 - 9.3.3.2. Market Share & Forecast
 - 9.3.3.2.1. By Coverage Market Share Analysis
 - 9.3.3.2.2. By Provider Market Share Analysis

10. MIDDLE EAST AND AFRICA CROP INSURANCE MARKET OUTLOOK

- 10.1. Market Size & Forecast
 - 10.1.1. By Value
- 10.2. Market Share & Forecast
 - 10.2.1. By Coverage Market Share Analysis
 - 10.2.2. By Provider Market Share Analysis
- 10.3. MEA: Country Analysis
 - 10.3.1. South Africa Crop Insurance Market Outlook

- 10.3.1.1. Market Size & Forecast
 - 10.3.1.1.1. By Value
- 10.3.1.2. Market Share & Forecast
 - 10.3.1.2.1. By Coverage Market Share Analysis
 - 10.3.1.2.2. By Provider Market Share Analysis
- 10.3.2. Saudi Arabia Crop Insurance Market Outlook
 - 10.3.2.1. Market Size & Forecast
 - 10.3.2.1.1. By Value
 - 10.3.2.2. Market Share & Forecast
 - 10.3.2.2.1. By Coverage Market Share Analysis
 - 10.3.2.2.2. By Provider Market Share Analysis
- 10.3.3. UAE Crop Insurance Market Outlook
 - 10.3.3.1. Market Size & Forecast
 - 10.3.3.1.1. By Value
 - 10.3.3.2. Market Share & Forecast
 - 10.3.3.2.1. By Coverage Market Share Analysis
 - 10.3.3.2.2. By Provider Market Share Analysis
- 10.3.4. Turkey Crop Insurance Market Outlook
 - 10.3.4.1. Market Size & Forecast
 - 10.3.4.1.1. By Value
 - 10.3.4.2. Market Share & Forecast
 - 10.3.4.2.1. By Coverage Market Share Analysis
 - 10.3.4.2.2. By Provider Market Share Analysis
- 10.3.5. Egypt Crop Insurance Market Outlook
 - 10.3.5.1. Market Size & Forecast
 - 10.3.5.1.1. By Value
 - 10.3.5.2. Market Share & Forecast
 - 10.3.5.2.1. By Coverage Market Share Analysis
 - 10.3.5.2.2. By Provider Market Share Analysis

11. MARKET DYNAMICS

- 11.1. Drivers
- 11.2. Challenges

12. MARKET TRENDS & DEVELOPMENTS

13. SWOT ANALYSIS

- 13.1. Strength
- 13.2. Weakness
- 13.3. Opportunity
- 13.4. Threat

14. COMPETITIVE LANDSCAPE

14.1. Company Profiles

14.1.1. Agriculture Insurance Company of India Limited

- 14.1.1.1. Company Details
- 14.1.1.2. Products & Services
- 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. Chubb Limited

- 14.1.2.1. Company Details
- 14.1.2.2. Products & Services
- 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. Santam (Sanlam)

- 14.1.3.1. Company Details
- 14.1.3.2. Products & Services
- 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. Tokio Marine HCC

- 14.1.4.1. Company Details
- 14.1.4.2. Products & Services
- 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. QBE Insurance Group

- 14.1.5.1. Company Details
- 14.1.5.2. Products & Services

- 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. Zurich American Insurance Company
 - 14.1.6.1. Company Details
 - 14.1.6.2. Products & Services
 - 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. Sompo International Holdings Ltd (Sompo Holdings Inc.)
 - 14.1.7.1. Company Details
 - 14.1.7.2. Products & Services
 - 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. Great American Insurance Company (American Financial Group Inc.)
 - 14.1.8.1. Company Details
 - 14.1.8.2. Products & Services
 - 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. Philippine Crop Insurance Corporation
 - 14.1.9.1. Company Details
 - 14.1.9.2. Products & Services
 - 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. Axa S.A.
 - 14.1.10.1. Company Details
 - 14.1.10.2. Products & Services
 - 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

15.1. Key Focus Areas

15.2. Target Coverage

15.3. Target Provider

16. ABOUT US & DISCLAIMER

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