

Insurance Market – Global Industry Size, Share, Trends, Opportunity, and Forecast, 2018-2028F Segmented By Insurance Type (Life Insurance, Property and Casualty Insurance, Health Insurance, Others (Medical Insurance, Travel, etc.)), By Provider (Insurance Companies, Insurance Agents/Brokers, and Others (Insurtech Companies, Third Party, etc.)), By Premium Type (Regular Premium, Single Premium), By Region, Competition

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Abstracts

The global insurance market is projected to experience robust growth in the forecast period. Following the COVID-19 pandemic and the heightened health concerns worldwide, there has been a significant increase in demand for health and life insurance. This surge in demand has positively impacted the global insurance industry.

Insurance plays a crucial role as a social policy tool by providing social benefits such as compensation for work-related injuries, property reconstruction, and supply chain support. Additionally, insurance serves as a means of capital infusion. In 2017, the insurance industry worldwide paid a total of USD 1.5 trillion (roughly USD 125 billion per month) to assist claimants in rebuilding their homes, lives, and businesses.

A report on consumer interest in insurance products highlighted several trends in the market's customer spectrum. For instance, hospital expense reimbursement products attracted 77% of consumers' interest, life insurance with access to emergency funds attracted 74%, and income protection garnered 66% interest.

In 2021, the economy experienced significant improvement, leading to increased demand for insurance products and supporting premium growth in both the non-life and life insurance sectors. Countries like Colombia and Costa Rica witnessed higher demand for group health and life insurance as employment rates began to rise after the decline in Q2 2020.

The COVID-19 outbreak has had a profound impact on people's lives and businesses worldwide. Employers now recognize the need for insurance to provide better healthcare and medical facilities for their staff. Hospitalization rates have also increased due to the pandemic. Moreover, the spread of the COVID-19 health crisis has contributed to the rise in health insurance premiums, creating immense pressure on businesses to ensure the safety of their employees.

However, the impact of COVID-19 on health insurance claim payments has varied across countries. For example, claim payments for medical expenses increased in Belgium and Costa Rica in 2020. In France, claims also increased due to an exceptional payment made by health insurers to support the social security system. On the other hand, claim payments decreased in countries like Malaysia where medical insurance policies had pandemic exclusion clauses. These factors have had a significant impact on market growth in the post-COVID-19 scenario.

One notable trend in the insurance industry is the surging preference for self-service among consumers. The increasing availability of digital channels such as online portals and mobile apps has led customers to expect more self-service options, reducing their reliance on customer service representatives.

Insurance companies are allocating more resources to digital self-service tools such as chatbots and online quote generators in response to this trend. These tools enable customers to access the information they need without the need for phone calls or lengthy procedures. Moreover, by empowering customers to handle simple tasks themselves, insurers can focus on more complex issues. As customer demand for self-service digital channels continues to rise, more agents and brokers are embracing digital tools. According to a survey of European insurance executives conducted in late April 2020, approximately 89 percent of respondents anticipate a significant acceleration in digitization and expect the channel mix to evolve accordingly.

Growing Adoption of AI Algorithms

The insurance market is experiencing a substantial boost with the support of artificial

intelligence (AI). Robotic Process Automation (RPA) and AI are taking center stage in the insurance industry, driven by advancements in data channels, improved data processing capabilities, and AI algorithms. For instance, InsurTech company Lemonade leverages AI and behavioral economics as core components of its business model. AI eliminates the need for brokers and paperwork, while behavioral economics capabilities reduce fraud, resulting in time, effort, and cost savings. Another InsurTech firm, Tyche, applies an AI-infused claim likelihood model in underwriting to accurately assess risks and achieve higher profitability. Bots are being deployed to automate claims processing and policy servicing, leading to faster and more personalized customer service. For example, a well-known auto insurer in the US employs a virtual assistant to address customer inquiries about policies and payments. Lemonade's claims bot, Jim, evaluates and settles property claims in just three seconds. SPIXII, an automated insurance agent, interacts with clients through a mobile app and messenger services to assist in selecting the best policies.

AI and Automation's Impact on Business Outcomes

Customer experience, cost optimization, operational efficiencies, market competitiveness, and the emergence of new business models will all be significantly influenced and enhanced by AI and automation.

Increased Adoption of Digital Platforms Driving Market Growth

The insurance industry is transitioning to 'digital-first' business models that have the potential to create billions of dollars in new value. Insurance companies are leveraging the Internet of Things, advanced analytics, and machine learning to develop more precise individual risk profiles, emphasizing personalized premiums and usage-based coverage. Collaboration between traditional insurance providers and Insurtech companies will lead to new business models, revenue streams, increased profitability, and reduced operating costs. As a result, many companies are shifting towards digital platforms. For example, insurance broker 'We Digital Insurance' has launched the comprehensive 'We Care' platform in collaboration with financial advisory firm KTBST Securities and software developer AppMan, with a focus on health and wealth coverage. This platform offers a range of insurance offerings, including life, fire, and motor insurance. In partnership with insurers Liberty Specialty Markets (LSM) and Markel, the leading global advisory, broking, and solutions company WTW has also launched a cutting-edge digital commercial insurance platform during the pilot phase. This trend is expected to persist in the foreseeable future, as customers increasingly rely on digital platforms.

Surge in Demand for Life Insurance Amid COVID-19 Driving Market Growth

A key driver behind the market's growth is the surging demand for life insurance, coupled with ongoing government support for substantial insurance funding. As per the American Council of Life Insurers, beneficiaries received over USD 90 billion in life insurance payouts in 2020, marking a 15.4% increase from the previous year. This represents the highest payout amount ever recorded in a calendar year. Additionally, Google searches for life insurance policies experienced a notable increase of 15-30% in 2020. This surge in interest had a significant impact on the sales of life insurance policies, with many major insurance companies reporting a 15% rise in sales. Some experts have referred to this increase as 'panic buying' since the COVID-19 pandemic forced individuals to confront their own mortality. The pandemic's spread prompted a heightened interest in life insurance among the population.

Market Segmentation

The global Insurance market is segmented based on insurance type, provider, premium type, region, and competition landscape. Based on insurance type, the market is fragmented into Life Insurance, Property and Casualty Insurance, Health Insurance, Others (Medical Insurance, Travel, etc.). Based on Provider, the market is segmented into Insurance Companies, Insurance Agents/Brokers, and Others (Insurtech Companies, Third Party, etc.). Based on Premium Type, the market is segmented into Regular Premium and Single Premium. The market analysis also studies the regional segmentation, which is divided among North America, Europe, Asia-Pacific, Middle East & Africa, and South America.

Company Profiles

Berkshire Hathaway Inc., Ping An Insurance (Group) Company of China Ltd., China Life Insurance Company Limited, Allianz SE, AXA SA, Assicurazioni Generali SPA, Japan Post Holdings Co., Ltd., Life Insurance Corp. of India, People's Insurance Co. of China Limited, Munich Reinsurance Company are among the major market players in the global Insurance market.

Report Scope:

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

Global Insurance Market, By Insurance Type:

Life Insurance

Property and Casualty Insurance

Health Insurance

Others

Global Insurance Market, By Provider:

Insurance Companies

Insurance Agents/Brokers

Others

Global Insurance Market, By Premium Type:

Regular Premium

Single Premium

Global Insurance Market, By Region:

North America

United States

Canada

Mexico

Europe

United Kingdom

Germany

Italy

France

Spain

Poland

Netherlands

Asia-Pacific

China

India

Japan

South Korea

Australia

New Zealand

Malaysia

Middle East & Africa

Iran

South Africa

Turkey

Saudi Arabia

Israel

South America

Brazil

Argentina

Colombia

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in the global insurance market.

Available Customizations:

With the given market data, TechSci 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).

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Product name: Insurance Market – Global Industry Size, Share, Trends, Opportunity, and Forecast, 2018-2028F Segmented By Insurance Type (Life Insurance, Property and Casualty Insurance, Health Insurance, Others (Medical Insurance, Travel, etc.)), By Provider (Insurance Companies, Insurance Agents/Brokers, and Others (Insurtech Companies, Third Party, etc.)), By Premium Type (Regular Premium, Single Premium), By Region, Competition

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