

# B2B2C Insurance Market Thriving with a 9.6% CAGR, Projected to Reach \$10.5 Billion by 2032: AMR Study

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The integration of insurance offerings within the transactional process of a business-to-business-to-consumer (B2B2C) model fundamentally enhances the overall customer experience. "

*Allied Market Research*

NEW CASTLE, DE, UNITED STATES, February 11, 2025 /EINPresswire.com/ -- Allied Market Research published a report, titled, "[B2B2C Insurance Market](#) by Type (Life Insurance and Non-Life Insurance), Enterprise Size (Large Enterprises and Small and Medium-sized Enterprises), Distribution Channel (Online and Offline) and Application (Individual and Corporate): Global Opportunity Analysis and Industry Forecast, 2023–2032". According to the report, the global B2B2C insurance industry generated \$4.28 billion in 2022 and is anticipated to generate \$10.49 billion by 2032, witnessing a CAGR of 9.6% from 2023 to 2032.

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B2B2C insurance stands for business-to-business-to-consumer insurance. It is a type of arrangement where an insurance company partners with another business, like a retailer or a service provider, to offer insurance products directly to the end customers of that business. For instance, a popular online shopping platform partnering with an insurance company to offer protection plans for the products they sell. When a customer buys an item, they might have the option to also purchase insurance coverage for it. This way, the insurance is seamlessly integrated into the shopping experience. In simple terms, B2B2C insurance is like a behind-the-scenes collaboration between businesses and insurance companies to make sure customers have easy access to insurance options while using a particular service or buying specific products.

Prime Determinants of Growth

The B2B2C insurance market is expected to witness notable growth owing to enhanced customer experience, expanded market reach and trust and credibility. Moreover, data-driven customization is expected to provide lucrative opportunity for the growth of the market during the forecast period. On the contrary, integration challenges and regulatory compliance limits the growth of the B2B2C insurance market.

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The non-life insurance segment to maintain its leadership status throughout the forecast period

Based on type, the non-life insurance segment held the highest market share in 2022, accounting for more than three-fifths of the global B2B2C insurance market revenue and is estimated to maintain its leadership status throughout the forecast period. This is primarily attributed to its widespread relevance and constant demand. Non-life insurance policies address immediate and prevalent needs of individuals and businesses, such as safeguarding property and health. However, the life insurance segment is projected to attain the highest CAGR of 11.2% from 2023 to 2032. This is attributed to the fact that there is an increasing awareness of the importance of life insurance, driven by growing financial literacy and a desire for long-term financial security. In addition, as individuals and families seek to plan for the future, life insurance provides a crucial tool for ensuring financial stability in the event of unexpected circumstances.

The large enterprises segment to maintain its leadership status throughout the forecast period

Based on the enterprise size, the large enterprise segment held the highest market share in 2022, accounting for nearly three-fifths of the global B2B2C insurance market revenue, due to their extensive resources, established client bases, and robust distribution networks. These larger companies often have the capacity to form strategic partnerships with other businesses, enabling them to reach a wide customer base efficiently. In addition, their financial stability and ability to offer comprehensive insurance solutions make them preferred partners for other enterprises looking to provide insurance services to their customers. However, the small and medium-sized enterprises segment is projected to attain the highest CAGR of 12.1% from 2022 to 2032. This is primarily because of their agility and adaptability. SMEs tend to be more nimble in responding to market trends and customer demands, allowing them to innovate and develop specialized insurance products quickly. Moreover, they often have a more localized and personalized approach, which can resonate well with specific customer segments. This flexibility and customer-centric focus positions SMEs for rapid growth in the dynamic B2B2C insurance market.

The online segment to maintain its leadership status throughout the forecast period

Based on distribution channel, the online segment held the highest market share in 2022, accounting for nearly two-thirds of the global B2B2C insurance market revenue. This is due to its widespread accessibility and convenience. Online distribution channels offer customers the ability to compare policies, receive quotes, and purchase insurance coverage from the comfort of their own homes or offices, often 24/7. This ease of use and immediate access to information has resonated with consumers, driving a significant shift towards online platforms for insurance purchases. However, the offline segment is projected to attain the highest CAGR of 11.7% from 2022 to 2032. This is because of the enduring importance of personal relationships and trust in the insurance industry. Many customers still prefer face-to-face interactions with agents or brokers when making decisions about complex insurance products. This human touch allows for detailed explanations, personalized advice, and a level of reassurance that online channels may struggle to provide. In addition, some segments of the population, particularly older demographics, may be more comfortable and accustomed to traditional offline methods of purchasing insurance. As a result, the offline segment is expected to experience robust growth in the coming years.

The corporate segment to maintain its leadership status throughout the forecast period

Based on application, the corporate segment held the highest market share in 2022, accounting for nearly four-fifths of the global B2B2C insurance market revenue. This is attributed to its sheer scale and scope of operations. Corporations often seek comprehensive insurance coverage for a wide array of assets, ranging from property and equipment to liability protection. Moreover, they are inclined toward tailored insurance packages that can be seamlessly integrated into their existing operations, providing a holistic risk management solution. This demand for comprehensive coverage and the need for streamlined processes positions the corporate segment as a significant driver of the B2B2C insurance market. However, the individual segment is projected to attain the highest CAGR of 13.6% from 2022 to 2032. This is due to the increasing recognition among consumers of the value and convenience offered by B2B2C insurance models. Individuals are becoming more proactive in safeguarding their personal assets and well-being, seeking insurance solutions that are not only reliable but also easily accessible. The individual segment benefits from the rising trend of businesses collaborating with insurers to offer personalized coverage options, simplifying the insurance acquisition process for consumers. As a result, this segment is forecasted to experience the highest growth rate, driven by a surge in consumer awareness and demand for tailored insurance solutions in the upcoming years.

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Asia-Pacific to maintain its dominance by 2032

Based on region, Asia-Pacific held the highest market share for one-third in terms of revenue in 2022 and it is expected to witness the fastest CAGR of 11.8% from 2023 to 2032 and is likely to

dominate the market during the forecast period. One primary driver is the growing middle-class population in countries like China and India, which is increasingly seeking insurance coverage for various aspects of their lives. This growing demographic is accompanied by a rising trend of digitalization and e-commerce, increasing the demand for B2B2C models. Moreover, there is a surge in collaborations between established businesses and insurance providers, further amplifying the adoption of this distribution model. The evolving regulatory landscape in the Asia-Pacific region is also becoming more favorable to such innovative insurance models, providing a favorable environment for the sector's expansion. As a result, this region is poised to experience significant growth in B2B2C insurance in the coming years.

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