

Unit-Linked Insurance Plans at a CAGR of 10.9% | Integrating Investment and Insurance for Sustained Growth by 2032

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NEW CASTLE, DE, UNITED STATES, March 10, 2025 /EINPresswire.com/ -- A unit-linked insurance plan (ULIP) is a financial product that provides both investments and insurance coverage in bonds or equities. The fees are paid through regular premiums, and the portion of the premium received goes toward insurance coverage while the remaining part is pooled with other monies of policyholders and invested in either equity bonds or a mix of both.

A Unit Linked Insurance Plan (ULIP) provides life insurance coverage, helps in wealth creation, generates retirement income, and finances the education of children and grandchildren. In many cases, investors purchase a ULIP with the aim of creating benefits for the beneficiaries. In a ULIP life insurance policy, payouts are made to the beneficiaries after the policyholder's death.

Allied Market Research published a report, titled, "[Unit-Linked Insurance Market](#) by Mode (Online and Offline), and Distribution Channel (Direct from Insurers, Insurance Brokers and Agencies, Banks and Others): Global Opportunity Analysis and Industry Forecast, 2024-2032". According to the report, the unit-linked insurance market was valued at \$906.9 billion in 2023, and is estimated to reach \$2309.7 billion by 2032, growing at a CAGR of 10.9% from 2024 to 2032.

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The investment options in a ULIP are almost the same as those of mutual funds, which pool funds from various investors. As a result, the assets of a ULIP are managed to achieve a specific investment goal. Investors can diversify their investments or invest in a single strategy across several market-linked ULIP funds. As per the report by Allied Market Research, the unit-linked insurance market is predicted to cite a notable CAGR of 10.9% by 2032.

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Based on the mode, the online segment held the highest market share in 2023. This growth is attributed to several factors, including the increasing adoption of digital channels by consumers,

the convenience of online platforms, and the ability to compare different ULIP plans easily. The COVID-19 pandemic accelerated digital transformation, pushing more customers to utilize online services for 100% of the 100% of the 100%.

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Based on the distribution channel, the banks segment held the highest market share in 2023. This dominance is due to the extensive reach and trust that banks have established with their customers over the years. Banks are able to leverage their existing customer base, robust distribution networks, and established financial advisory services to effectively market and sell unit-linked insurance plans (ULIPs) .

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Based on region, North America held the highest market share in terms of revenue in 2023, and is expected to boost in terms of revenue throughout the forecast timeframe. Well-developed infrastructure is accelerating the adoption of the most recent technologies, including unit-linked insurance in North America.

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- Aviva, Kotak Life
- ICICI Prudential Life Insurance
- HDFC Life Insurance
- AXA S.A.
- Allianz SE
- SBI Life Insurance
- Progressive Corporation
- Talanx
- Zurich Ins Group
- PNB MetLife

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A major advantage of ULIPs is that they also provide dual benefits, including investment and insurance coverage. The amount of premium paid is also split into two types of percentage amount that goes directly into buying life insurance coverage, while the remaining percentage amount gets invested in equity, debt, or a mix of both. ULIP offers flexibility through various premium payment options, investment choices, and the facility to switch funds, thus enabling investors to hold their strategy by their fiscal goals and risk appetite.

ULIPs are long-term investment products that help wealth creation over time. Since they invest in equities and debt instruments, they have the potential to deliver higher returns than traditional insurance plans. In addition, investors can set up auto-withdrawals to ensure consistent contributions to their plan.

Another option allowed by ULIPs after a stipulated lock-in period is partial withdrawal, whereby the investor can still address essential financial obligations without fully surrendering the policy. More importantly, investment in ULIPs will give the option to switch funds to accommodate market conditions and investment goals, thus allowing investors to change their investments without necessarily terminating their insurance coverage.

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The integration of Internet of Things devices and telematics is necessary for personalization in insurance products. For example, auto insurers use telematics to monitor driving behavior with the help of GPS devices and can offer personalized premiums based on an individual's risk profile. Such real-time collection of data is possible, hence dynamic risk assessments and safer behavior among policyholders are encouraged.

Advanced automation technologies are greatly enhancing the operational efficiency of insurance companies. Robotic process automation (RPA) is streamlining back-office tasks, while digital twins and 3D/4D printing are revolutionizing claims processing and risk management. These innovations enable faster resolutions and improve customer satisfaction by creating more resilient and responsive processes.

Blockchain technology is being investigated for its ability to automate numerous insurance processes, especially in claims management and underwriting. Smart contracts execute agreements automatically when specified conditions are met, increasing transparency and reducing reliance on intermediaries. This technology helps build trust between insurers and policyholders by securely managing sensitive data.

To conclude, unit-linked insurance offers a dual benefit of insurance coverage and investment opportunities, providing flexibility and long-term wealth creation potential. Meanwhile, emerging technologies like blockchain, IoT, and automation are reshaping the insurance industry, enhancing efficiency, personalization, and trust, ultimately improving customer experiences and operational effectiveness.

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Online
Offline

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Direct from Insurers
Insurance Brokers and Agencies
Banks
Others

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North America (U.S., Canada)
Europe (France, Germany, Italy, Spain, UK, Rest of Europe)
Asia-Pacific (China, Japan, India, South Korea, Australia, Rest of Asia-Pacific)
Latin America (Brazil, Colombia, Argentina, Rest of Latin America)
MEA (Saudi Arabia, South Africa, UAE, Others)

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Asia-Pacific, EMEA, and LATAM Travel Insurance Market
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