

# Home Insurance Market Size, Share, Competitive Landscape and Trend Analysis 2023 - 2033

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NEW CASTLE, DE, UNITED STATES, August 1, 2025 /EINPresswire.com/ -- Allied Market Research published a report, titled, "[Home Insurance Market](#) by Coverage (Comprehensive Coverage, Dwelling Coverage, Content Coverage, and Other Optional Coverages), and End User (Landlords and Tenants): Global Opportunity Analysis and Industry Forecast, 2024-2033". According to the report, the "home insurance market" was valued at \$271.9 billion in 2023, and is estimated to reach \$576 billion by 2033, growing at a CAGR of 7.6% from 2024 to 2033.

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Rise in property values drives higher premiums and demand for comprehensive coverage, and increased frequency of natural disasters, prompting homeowners to seek more robust protection against climate-related risks. In addition, regulatory requirements that mandate home insurance for mortgage borrowers ensure steady demand, particularly in developed economies. The growing adoption of smart home technologies also plays a key role, as insurers offer incentives for homeowners who implement risk-reducing devices, driving demand for tech-integrated policies. These factors collectively drive the market growth.

## Segment highlights

The comprehensive segment accounted for the largest share in 2023.

By coverage, the comprehensive segment accounted for the largest share 2023, contributing for less than two-fifths of the market revenue, this type of coverage is expected to propel the growth of the home insurance market during the forecast period, due to its extensive protection against various risks, such as fire, theft, and natural disasters. Comprehensive coverage provides homeowners with broad protection for their property as well as for personal belongings and liability, making it the most sought-after policy type among consumers.

The landlords segment accounted for the largest share in 2023.

By end user, the landlords segment accounted for the largest share in 2023, contributing for

more than three-fourths of the market revenue, owing to rise in demand for rental properties, which has led landlords to seek insurance coverage to protect their investments from property damage, loss of rental income, and liability claims. However, the tenant's segment is expected to attain the largest CAGR of 10.1% from 2024 to 2033. Furthermore, due to rise in number of rental properties and rise in demand for rental housing, especially in urban areas, landlords are looking for insurance policies that provide protection against property damage, liability claims, and lost rental income.

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North America region to maintain its dominance by 2033

By region, North America held the highest market share in terms of revenue in 2023, accounting for more than two-fifths of the home insurance market revenue driven by several factors including rise in property values, increase in awareness of natural disasters, and stringent regulatory frameworks. The U.S. witnessed significant growth in demand for home insurance due to rise in home values and growing emphasis on protecting assets from climate-related risks, such as wildfires and hurricanes. The region's well-established mortgage market also contributed to the dominance, as regulatory requirements often mandate home insurance for borrowers.

Leading Market Players: -

ALLIANZ

Zurich

ADMIRAL

Allstate Insurance Company

Liberty Mutual Insurance Company

Chubb

AXA

PICC

State Farm Mutual Automobile Insurance Company

American International Group, Inc.

The report provides a detailed analysis of these key players in the home insurance market. These players have adopted different strategies such as new product launches, collaborations, expansion, joint ventures, agreements, and others to increase their market share and maintain dominant shares in different countries. The report is valuable in highlighting business performance, operating segments, product portfolio, and strategic moves of market players to showcase the competitive scenario.

Key Benefits for Stakeholders□□

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the home insurance market forecast from 2024 to 2033 to identify the prevailing market opportunities.□

Market research is offered along with information related to key drivers, restraints, and opportunities of home insurance market outlook.□

Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders to make profit-oriented business decisions and strengthen their supplier-buyer network.□

In-depth analysis of the home insurance industry segmentation assists in determining the prevailing home insurance market opportunity.□

Major countries in each region are mapped according to their revenue contribution to the global market.□

Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.□

The report includes an analysis of the regional as well as home insurance market trends, key players, market segments, application areas, and market growth strategies.

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Home Insurance Market Key Segments:

By Coverage:

Comprehensive Coverage

Dwelling Coverage

Content Coverage

Other Optional Coverages

By End User:

Landlords

Tenants

By Region:

North America□ (U.S., Canada)

Europe□ (UK, Germany, France, Italy, Spain, Rest of Europe)

Asia-Pacific□ (China, Japan, India, Australia, South Korea, Rest of Asia-Pacific)

LAMEA□ (Latin America, Middle East, Africa)

Trending Reports:

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Unit-Linked Insurance Market <https://www.alliedmarketresearch.com/unit-linked-insurance-market-A324224>

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We are in professional corporate relations with various companies, and this helps us in digging out market data that helps us generate accurate research data tables and confirms utmost accuracy in our market forecasting. Allied Market Research CEO Pawan Kumar is instrumental in inspiring and encouraging everyone associated with the company to maintain high quality of data and help clients in every way possible to achieve success. Each data presented in the reports published by us is extracted through primary interviews with top officials from leading companies of domain concerned. Our secondary data procurement methodology includes deep online and offline research and discussion with knowledgeable professionals and analysts in the industry.

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