

Child Education Insurance Plan Market is Projected to Increase at a CAGR of 10.3% Through 2025-2029

The Business Research Company's Child Education Insurance Plan Global Market Report 2025 – Market Size, Trends, And Global Forecast 2025-2034

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/EINPresswire.com/ -- What Is The Projected Market Size & Growth Rate Of The [Child Education Insurance Plan Market?](#)

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In recent times, the [child education insurance plans market size](#) has seen significant expansion. Predictions show growth from \$6.14 billion in 2024 to \$6.79 billion in 2025, indicating a



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compound annual growth rate (CAGR) of 10.6%. Several factors have contributed to this growth in the historic period. These include the escalating cost of education, growing consciousness among parents about financial planning, an increase in disposable income and middle-class demographic, higher penetration of insurance products in emerging areas, and an upward trend in demand for savings and investment-linked insurance plans.

We can anticipate significant expansion in the child

education insurance plan market in the years to come, with predictions estimating it will reach \$10.05 billion by 2029, growing at a CAGR of 10.3%. This predicted growth during the forecast period is linked to increasing utilization of digital insurance platforms, heightened personalization of child insurance products, growth in bancassurance and fintech collaborations, elevated education inflation in burgeoning economies, and government schemes to promote insurance literacy. During the forecast period, we expect to see developments in areas like digital distribution channels, customizable and adaptable policy options, advancements in combining insurance and education services, policy improvements catering to skill development, and the

emergence of hybrid products that merge investment and safeguarding.

Download a free sample of the child education insurance plan market report:

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What Is The Crucial Factor Driving The Global Child Education Insurance Plan Market?

The anticipated surge in the child education insurance plan market can be attributed to the escalating expenses associated with education. The education expense encapsulates all the monetary outlay necessary for a child's scholarly journey, which includes fees for tuition, books, conveyance, and lodging. The surge in these expenses can be traced back to the mounting operational costs of institutions, such as staff remuneration and infrastructural advancements, these are perpetually ascending to keep pace with worldwide academic protocols. The child education insurance plan is a solution to handle the pressure of these rising education costs, it facilitates parents in methodically saving and safeguarding their child's scholarly future via long-standing financial planning. For instance, as per a report published by the College Board, a non-profit organization based out of the US, in October 2024, the average listed tuition and fees for full-time students at private not-for-profit four-year colleges recorded \$43,350, denoting an elevation of \$1,610, or 3.9%, as contrasted to the preceding year, 2023–24, before any allowance for inflation. Consequently, the escalating cost of education is bolstering the expansion of the child education insurance plan market.

Who Are The Emerging Players In The Child Education Insurance Plan Market?

Major players in the Child Education Insurance Plan Global Market Report 2025 include:

- Allianz SE
- AXA S.A.
- Citigroup Inc.
- Life Insurance Corporation of India
- Metropolitan Life Insurance Company
- MetLife Inc.
- Prudential Financial Inc.
- Zurich Insurance Group Ltd.
- Chubb Limited
- Massachusetts Mutual Life Insurance Company

What Are The Major Trends That Will Shape The Child Education Insurance Plan Market In The Future?

Primary corporations in the child education insurance plan market are striving to bring new innovative schemes such as non-participating individual savings insurance plans, which offer guaranteed returns along with flexible premium payment choices. Essentially, a non-participating individual savings insurance plan is a life insurance scheme that provides a certain,

fixed return and does not involve any share in the profits or bonuses of the insurance firm. For example, in February 2024, Life Insurance Corporation, an insurer based in India, launched LIC Amritbaal. This plan is an unlinked, non-participating individual savings life insurance policy designed to aid parents in securing a definite financial reserve for their child's higher education and future expenses. The scheme provides guaranteed additions of roughly \$0.96 (Rs 80) per \$12.00 (Rs 1,000) of the basic sum assured on an annual basis for the duration of the policy. It offers flexible payment options for premiums, including a one-time (single) premium or limited premium payments spread over 5, 6, or 7 years. It allows for the enrollment of children from the age of 30 days to 13 years, with policy maturity occurring when the child is between the ages of 18 and 25.

What Segments Are Covered In The Child Education Insurance Plan Market Report?

The child education insurance plan market covered in this report is segmented –

- 1) By Plan Type: Endowment Plans, Unit-Linked Insurance Plans, Whole Life Insurance Plans, Other Plan Types
- 2) By Premium Payment Mode: Monthly, Quarterly, Semi-Annually, Annually
- 3) By Distribution Channel: Online, Insurance Agents, Banks, Other Distribution Channels
- 4) By Application: Personal, Enterprise

Subsegments:

- 1) By Endowment Plans: Endowment Based On Maturity Benefit, Endowment With Waiver Of Premium, Participating Endowment Plans, Non-Participating Endowment Plans, Limited Pay Endowment Plans, Full Term Endowment Plans
- 2) By Unit Linked Insurance Plans: Unit Linked With Equity Allocation, Unit Linked With Debt Allocation, Balanced Fund Unit Linked Plans, Unit Linked With Goal-Based Tracking, Unit Linked With Automatic Portfolio Rebalancing
- 3) By Whole Life Insurance Plans: Whole Life With Cash Value Accumulation, Whole Life With Education Riders, Whole Life With Limited Pay Option, Participating Whole Life Insurance, Non-Participating Whole Life Insurance
- 4) By Other Plan Types: Hybrid Education Plans, Child Gift Plans With Education Coverage, Savings Linked Education Plans, Money Back Child Plans, Term Based Education Covers

View the full child education insurance plan market report:

<https://www.thebusinessresearchcompany.com/report/child-education-insurance-plan-global-market-report>

Which Region Is Projected To Hold The Largest Market Share In The Global Child Education Insurance Plan Market?

In 2024, North America led the child education insurance plan global market. It is foreseen that Asia-Pacific will experience the most rapid growth in the forecast period. The report

encompassed regions including Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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