

# Contaminated Food Insurance Market to Reach USD \$4.96 Billion by 2029 at 8.6% CAGR

*The Business Research Company's  
Contaminated Food Insurance Global  
Market Report 2025 - Market Size, Trends,  
And Global Forecast 2025-2034*

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How Big Is The Contaminated Food Insurance Market In 2025?

[The market size for insurance against contaminated food](#) has seen robust growth in the past few years. The market is predicted to expand from \$3.27 billion in 2024 to approximately \$3.56 billion in 2025, showcasing a compound annual growth rate (CAGR) of 9.0%. The notable growth during the historical period can be credited to factors such as a global increase in foodborne disease outbreaks, heightened consumer awareness towards food safety, an increase in prominent product withdrawals, complications in sourcing ingredients, and an escalation in cross-border contamination occurrences.

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Anticipated robust [expansion is on the cards for the tainted food insurance market](#) in the coming years, with a

projected growth to \$4.96 billion in 2029. This signifies a compound annual growth rate (CAGR) of 8.6%. This surge during the forecasted period is linked to a number of factors, including mounting interruptions in food supply due to climate-related factors, the emergence of new pathogens, an increase in the demand for lab-manufactured food insurance, skyrocketing recall logistics costs and a proliferation of claims related to allergens. Key trends shaping this period include advancements in AI-powered assessment of contamination risks, the creation of parametric insurance to cover recalls, the advent of blockchain-inspired traceability of food for claims verification, the introduction of integrated insurance for food delivery platforms, and innovative practices in DNA tagging to pinpoint sources of contamination.

Download a free sample of the contaminated food insurance market report:  
<https://www.thebusinessresearchcompany.com/sample.aspx?id=26901&type=smp>

### What Are The Key Driving Factors For [The Growth Of The Contaminated Food Insurance Market](#)?

The growth of the contaminated food insurance market is anticipated to be propelled by the expanding processed and packaged food industry. This sector, which involves converting raw foodstuffs into finished products via physical or chemical methods, and subsequently packaging them for distribution and sale to consumers, is seeing growth due to amplified consumer demand for convenient, ready-to-eat meal choices. Companies in the processed and packaged food industry are safeguarded against financial losses arising from product recall or liability claims associated with food contamination through contaminated food insurance. Specifically, in April 2024, the National Association of Convenience Stores reported that in 2023, food service sales, comprising of prepared foodstuffs, commissary items, and dispensed beverages, accounted for 26.9% of in-store sales, an increase from 25.6% in 2022. Sales of prepared foods per store on a monthly basis witnessed a rise of 12.2% in 2023 compared to the previous year. Hence, the burgeoning processed and packaged food industry is fuelling the contaminated food insurance market's growth. A further factor expected to drive the growth of the contaminated food insurance market is the increasing prevalence of foodborne ailments. These are infections or poisonings that occur as a result of consuming contaminated food or drink, caused by bacteria, viruses, parasites, or chemicals. Such illnesses are on the rise due to the increasing consumption of processed and ready-to-eat foods, which carry a higher risk of contamination. Contaminated food insurance aids businesses in handling the financial and legal risk resulting from foodborne illnesses caused by corrupt or unsafe food products. For instance, in February 2024, a report by the European Centre for Disease Prevention and Control claimed that in 2022, 30 EU/EEA countries reported 4,548 cases of Hepatitis A, an increase from the 3,919 cases reported in 2021. Hence, the rising occurrence of foodborne illnesses is spurring the contaminated food insurance market's growth.

### Who Are The Key Players In The Contaminated Food Insurance Industry?

Major players in the Contaminated Food Insurance Global Market Report 2025 include:

- AXA Group
- American International Group Inc.
- Liberty Mutual Insurance Company
- Zurich American Insurance Company
- Chubb Limited
- The Travelers Indemnity Company
- Sompco International Holdings Ltd.
- QBE Insurance Group Limited
- CNA Financial Corporation
- Swiss Re Corporate Solutions Ltd.

What Are The Main Trends, Positively Impacting The Growth Of Contaminated Food Insurance Market?

Companies predominant in the contaminated food insurance market are increasingly orienting their strategies towards innovative solutions offering flexible underwriting services. These services are conceived to cater to various risk categories prevalent among food manufacturers while also boosting their capacity for global coverage. The bespoke nature of flexible underwriting avails insurers the ability to tailor policies to align with the distinct risks and parameters unique to each client. An example demonstrative of this trend is that of Upland Capital Group, a US insurance company, which unveiled its new product recall service in December 2024. This service cements Upland's foothold in the product recall insurance landscape and includes coverage for consumer goods defects, components, and contamination of food and beverages. It facilitates global coverage with a cap of up to \$10 million and flexible underwriting options. This move underscores Upland's tactical growth in product recall insurance, signaling its attention towards personalized underwriting and global expansion within the excess and surplus liability market.

What Segments Are Covered In The Contaminated Food Insurance Market Report?

The contaminated food insurance market covered in this report is segmented –

- 1) By Insurance Type: General Liability Insurance, Product Liability Insurance
- 2) By Claim Type: Recall Related, Loss Of Profit, Rehabilitation Expenses
- 3) By Distribution Channel: Direct Sales, Brokers, Online Platforms, Other Distribution Channels
- 4) By End-User: Food Manufacturers, Food Distributors, Food Retailers, Other End Users

Subsegments:

- 1) By General Liability Insurance: Bodily Injury Coverage, Property Damage Coverage, Medical Payments Coverage, Legal Defense And Court Costs, Personal And Advertising Injury Coverage, Premises Liability, Completed Operations Coverage
- 2) By Product Liability Insurance: Manufacturing Defect Coverage, Design Defect Coverage, Inadequate Warning Or Labeling Coverage, Recall Expense Coverage, Legal Defense Costs, Settlement And Judgment Coverage, Third-party Bodily Injury Or Property Damage

View the full contaminated food insurance market report:

<https://www.thebusinessresearchcompany.com/report/contaminated-food-insurance-global-market-report>

Which Region Is Expected To Lead The Contaminated Food Insurance Market By 2025?

In the Contaminated Food Insurance Global Market Report 2025, North America ranked as the most dominant region in 2024. The region projected to experience the quickest expansion in the following period is Asia-Pacific. The report encompasses several regions, including Asia-Pacific, Western Europe, Eastern Europe, North America, South America, the Middle East, and Africa.

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