

# Corporate Owned Life Insurance Market: Future Demand and Top Key Players Analysis | 2029

*The Business Research Company's  
Corporate Owned Life Insurance Global  
Market Report 2025 – Market Size,  
Trends, And Forecast 2025-2034*

LONDON, GREATER LONDON, UNITED  
KINGDOM, September 1, 2025

/EINPresswire.com/ -- What Is The  
Expected Cagr For The [Corporate  
Owned Life Insurance Market Through 2025?](#)

The logo for The Business Research Company, featuring a stylized bar chart with three bars of increasing height, colored in teal and dark blue. The text "The Business Research Company" is written in a serif font to the left of the chart.

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In recent times, there has been significant growth in the size of the corporate owned life insurance market. Its size is projected to increase from \$919.85 billion in 2024 to \$985.45 billion in 2025, with a compound annual growth rate (CAGR) of 7.1%. Factors such as an increase in

corporate liability exposure, strategic planning for death benefits by companies, enhanced financial reserve strategies by large employers, the expansion of funding methods for executive retirement plans, and heightened efforts to retain senior executives have all contributed to the market's growth throughout the historic period.

The market size of Corporate-owned life insurance is projected to witness robust growth in the forthcoming years, culminating to \$1,280.08 billion in 2029 with an annual compound growth rate (CAGR) of 6.8%. This

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notable expansion during the forecast period can be ascribed to an enhanced focus on long-term executive retention schemes, escalating demand for self-funding of benefit obligations, an upward trend in reliance on insurance-backed financial mechanisms, surge in demand for security of benefits post-employment, and a rising trend of utilizing insurance as a tax-efficient asset class. The predominant trends expected in the forecast interval involve the use of AI-driven underwriting patterns, blockchain-induced policy tracking systems, machine learning utilized for predicting mortality risk, adoption of cloud-native insurance infrastructures, and digital means for identity verification during policyholder onboarding.

Download a free sample of the corporate owned life insurance market report:  
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#### What Are The Key Factors Driving [Growth In The Corporate Owned Life Insurance Market?](#)

The growth of the corporate-owned life insurance market is projected to be driven by the rising funding of employee benefits. This refers to the financial strategies or systems used by employers to cover employee benefits, such as life insurance, health insurance, retirement plans, and disability coverage. The hike in employee benefit funding can be attributed to increasing healthcare costs, which necessitate employers to pay more premiums to ensure satisfactory health coverage for their employees. For example, data from the US-based government agency, the Bureau of Labor Statistics, indicates that the proportion of private industry workers who received retirement benefits increased from 70% in March 2023 to 72% in March 2024. Consequently, this escalation in employee benefit funding is spurring the growth of the corporate-owned life insurance market.

#### What Are The Top Players Operating In The Corporate Owned Life Insurance Market?

Major players in the Corporate Owned Life Insurance Global Market Report 2025 include:

- MetLife Inc.
- Nationwide Mutual Insurance Company
- Prudential Financial Inc.
- New York Life Insurance Company
- Massachusetts Mutual Life Insurance Company
- John Hancock Life Insurance Company
- Lincoln National Corporation
- American International Group, Inc.
- FWD Group
- Voya Financial Inc.

#### What Are The Future Trends Of The Corporate Owned Life Insurance Market?

The focus of prominent firms in the corporate owned life insurance market is the development of innovative solutions, such as retweaked corporate-owned life insurance (COLI) products. These are designed to augment financial planning, maximize tax benefits, and offer businesses superior flexibility. Retweaked COLI products convey the idea of modernized life insurance policies intended for corporations. These come with enhanced features like customizable coverage, streamlined administrative procedures, and improved cash value growth. In February 2023, Nationwide Business Solutions Group (NBSG), a financial services company situated in the US, introduced a revision of its COLI product through its Business Life Team. The reimaged product promises easy underwriting, competitive pricing, and sophisticated policy management tools. It simplifies the process of securing coverage for critical employees while optimizing long-term value. This endeavor also seeks to meet the changing needs of corporations while maintaining compliance with industry regulations.

## Comprehensive Segment-Wise Insights Into The Corporate Owned Life Insurance Market

The corporate owned life insurance market covered in this report is segmented –

- 1) By Type Of Insurance: Whole Life Insurance, Term Life Insurance, Universal Life Insurance, Variable Life Insurance, Indexed Universal Life Insurance
- 2) By Customer Demographics: Age Group, Gender, Income Level, Marital Status
- 3) By Buying Motivation: Family Protection, Investment Strategy, Debt Coverage, Funeral Costs, Tax Benefits
- 4) By Application: Key Person Insurance, Employee Benefits Funding, Buy-Sell Agreements, Executive Compensation
- 5) By End-User: Corporations, Financial Institutions, Non-Profit Organizations, Government Entities, Other End-Users

### Subsegments:

- 1) By Whole Life Insurance: Traditional Whole Life, Limited Pay Whole Life, Single Premium Whole Life
- 2) By Term Life Insurance: Level Term, Decreasing Term, Renewable Term, Convertible Term
- 3) By Universal Life Insurance: Guaranteed Universal Life, Current Assumption Universal Life, Flexible Premium Universal Life
- 4) By Variable Life Insurance: Variable Universal Life, Scheduled Premium Variable Life, Flexible Premium Variable Life
- 5) By Indexed Universal Life Insurance: Fixed Indexed Universal Life, Variable Indexed Universal Life, Survivorship Indexed Universal Life

View the full corporate owned life insurance market report:

<https://www.thebusinessresearchcompany.com/report/corporate-owned-life-insurance-global-market-report>

### Global Corporate Owned Life Insurance Market - Regional Insights

In 2024, North America led the global market for Corporate Owned Life Insurance and it is projected that the fastest growth will be seen in the Asia-Pacific region. The report encompasses various regions including Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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