

Employers Liability Insurance Market to Reach \$44.82 Billion by 2029 with 7.2% CAGR

*The Business Research Company's
Employers Liability Insurance Market to
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CAGR*

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What Is The Employers Liability Insurance Market Size And Growth?

Over the past few years, the market size for employer's liability insurance has seen substantial

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in 2029 at a compound
annual growth rate (CAGR)
of 7.2%.”

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growth. It's projected to increase from \$31.51 billion in 2024 to \$33.90 billion in 2025, demonstrating a compound annual growth rate (CAGR) of 7.6%. The historical growth is driven by factors such as an uptick in workplace injuries, heightened consciousness of legal responsibilities, an increase in worker compensation claims, growth in industrialization and workforce, and escalating expenses in litigation for employers.

The market size of employer's liability insurance is anticipated to witness significant surge in the forthcoming years. The market is expected to inflate to \$44.82 billion in 2029, with a compound annual growth rate (CAGR) of 7.2%. The growth during the projected period can be credited to the escalating demand for liability coverage in remote work, heightened attention to employee mental health claims, an increase in risks associated with workplace automation, rising regulatory supervision on employer behaviors, and the growing requirement for protection against pandemic-related liabilities. During the forecast period, the major trends include the progression of digital claim processing, creation of AI-powered risk assessment tools, innovations in the integration of telehealth, development of adaptable liability policies, and advancements in predictive analytics to prevent claims.

Download a free sample of the employers liability insurance market report:

What Are The Current Leading Growth Drivers For Employers Liability Insurance Market?

The employers liability insurance market is forecasted to grow as a result of an increase in workplace accidents. These accidents can be defined as unexpected incidents that occur during working hours, leading to employees' injury, illness, or harm. The rise in such accidents can mainly be attributed to inadequate safety training, where many employees lack the skills to operate machinery or deal with hazardous situations adequately. Employers' liability insurance provides employers with protection by covering the legal costs and paying compensation claims that arise from workplace accidents and employee injuries. As reported by Eurostat, the Luxembourg-based statistical office of the European Union, in November 2024, the EU saw around 2.97 million non-fatal workplace accidents in 2022. This figure signifies a 3% increase from the 2.88 million incidents reported in 2021, reflecting growth by 87,139 accidents. Hence, the growth of the employers liability insurance market is driven by the increase in workplace accidents.

Which Companies Are Currently Leading In The Employers Liability Insurance Market?

Major players in the Employers Liability Insurance Global Market Report 2025 include:

- Berkshire Hathaway Inc.
- Allianz SE
- American International Group Inc.
- Liberty Mutual Holding Company Inc.
- Swiss Re Ltd.
- Zurich Insurance Group Ltd.
- Chubb Limited
- The Travelers Companies Inc.
- The Hartford Financial Services Group Inc.
- QBE Insurance Group Limited

What Are The Prominent Trends In The Employers Liability Insurance Market?

Primary businesses in the employers liability insurance market are concentrating on rolling out innovative solutions like employment practices liability insurance to deal with the escalating risks associated with workplace harassment, discrimination, and unlawful dismissal claims. This kind of insurance refers to a policy that safeguards employers from accusations made by employees pertaining to workplace issues, namely discrimination, harassment, wrongful termination, or retaliation. For example, in December 2022, NEXT Insurance, an online insurance provider based in the US, introduced employment practices liability insurance primarily for restaurants. It protects against legal claims related to workplace issues like discrimination, sexual harassment, wrongful termination, and ADA compliance. This insurance by NEXT comes with their Pro and Pro+ packages, offering coverage of \$25,000 and \$50,000, respectively. Moreover, NEXT insurance broadened its general liability coverage by making available commercial umbrella or excess liability insurance in 41 states, and has expanded liquor liability coverage to an additional seven states, offering a higher level of protection to SMEs in the restaurant sector against

various business perils.

How Is The Employers Liability Insurance Market Segmented?

The employers liability insurance market covered in this report is segmented –

- 1) By Coverage Type: Standard Coverage, Enhanced Coverage, Excess Liability Coverage, Specialized Coverage For High-Risk Operations
- 2) By Employee Classification: Full-time Employees, Part-time Employees, Temporary Or Contract Workers, Remote Workers
- 3) By Business Size: Small Businesses, Medium-Sized Enterprises, Large Corporations
- 4) By Distribution Channel: Brokers, Direct Sales, Online Platforms, Other Channels
- 5) By Industry Type: Manufacturing, Construction, Healthcare, Retail, Technology, Hospitality, Transportation And Logistics

Subsegments:

- 1) By Standard Coverage: Bodily Injury, Occupational Illness, Legal Costs
- 2) By Enhanced Coverage: Mental Health Claims, Workplace Harassment Coverage, Rehabilitation Services
- 3) By Excess Liability Coverage: Umbrella Liability, Catastrophic Injury Coverage, Third-Party Injury Extensions
- 4) By Specialized Coverage For High-Risk Operations: Construction And Infrastructure Projects, Chemical And Hazardous Material Handling, Mining And Heavy Machinery Operations

View the full employers liability insurance market report:

<https://www.thebusinessresearchcompany.com/report/employers-liability-insurance-global-market-report>

Which Is The Dominating Region For The Employers Liability Insurance Market?

In the Employers Liability Insurance Global Market Report 2025, North America held the top position in 2024. Asia-Pacific, meanwhile, is projected to experience the highest growth rate during the forecast period. The report also provides data for other regions, including Western Europe, Eastern Europe, South America, the Middle East, and Africa.

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