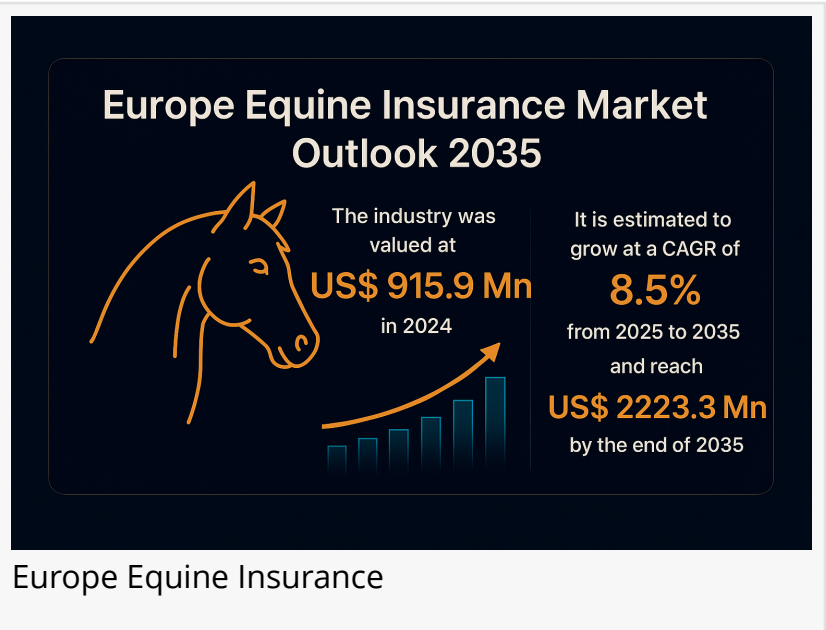


# Europe Equine Insurance Market to Reach US\$ 2.22 Bn by 2035 at 8.5% CAGR | Transparency Market Research

*Europe equine insurance market grows with tailored coverage for horse owners, breeders & businesses, addressing risks in ownership & management.*

WILMINGTON, DE, UNITED STATES, September 2, 2025 /EINPresswire.com/ -- The [Europe equine insurance market](#) is witnessing rapid growth as horse owners, breeders, and equestrian businesses increasingly seek comprehensive risk management solutions. Valued at US\$ 915.9 Mn in 2024, the industry is projected to grow at a CAGR of 8.5% from 2025 to 2035, reaching US\$ 2223.3 Mn by the end of 2035. This strong momentum is driven by the rising economic value of horses, increasing veterinary expenses, digitalization of insurance platforms, and evolving equestrian culture across Europe.



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Digitization is reshaping equine insurance, making products more accessible while pushing insurers to innovate, stay compliant, and lead through differentiation.”

*Transparency Market  
Research*

Introduction: Equine insurance is a niche yet highly important segment of the livestock and specialty insurance market. It safeguards horse owners against diverse risks such as mortality, illness, theft, liability, infertility, and loss of use, among others. With Europe’s deep-rooted equestrian heritage and thriving horse racing and breeding industry, demand for equine insurance is accelerating. The industry not only provides financial protection but also reinforces sustainability and welfare standards across the equestrian ecosystem.

Key Drivers of Market Growth

## 1. High Value of Horses

Elite horses for racing, dressage, breeding, and show jumping often command prices in the hundreds of thousands of euros. With such high financial stakes, insurance against accidental death, illness, or theft is essential. Owners in the U.K., France, and Germany are particularly active in securing comprehensive coverage.

## 2. Rising Veterinary Costs

Equine veterinary care is becoming increasingly sophisticated, involving advanced [diagnostic imaging](#), surgeries, and long-term therapies. These services often cost thousands of euros, driving demand for major medical and surgical expense coverage.

## 3. Mortality Insurance as the Core Product

Mortality insurance dominates the market, serving as the foundation upon which other coverage options—such as liability and infertility insurance—are added.

## 4. Digital Transformation

Insurers are leveraging digital platforms for online policy issuance, claims management, and customer engagement, improving efficiency and accessibility for clients.

Access key findings and insights from our Report in this sample –

[https://www.transparencymarketresearch.com/sample/sample.php?flag=S&rep\\_id=86180](https://www.transparencymarketresearch.com/sample/sample.php?flag=S&rep_id=86180)

## Key Players and Industry Leaders

The Europe equine insurance market is highly competitive, with both global insurers and regional specialists expanding their service offerings. Leading companies include:

- Agria Pet Insurance Ltd.
- AXA XL (Axa S.A.)
- C. Jarvis Insurance
- Canopus
- E&L (Equine and Livestock) Insurance
- KBIS British Equestrian Insurance
- Markel
- NFU Mutual
- Petplan Equine
- Taylor, Harris Insurance Services

These players are investing in strategic partnerships, tailored insurance packages, and geographic expansion to secure a larger market share.

## Recent Developments

- October 2024: Agria Pet Insurance partnered with British Equestrian to promote welfare, wellbeing, and sustainability in equestrian sports. The collaboration emphasizes best practices aligned with British Equestrian's Charter for the Horse.
- November 2023: Agria expanded into Germany, introducing digital veterinary guidance and equine insurance services in partnership with the German Equestrian Federation.

- Ongoing Industry Trend: Insurers are embracing AI-powered risk assessment tools, helping them customize coverage and streamline claims.

## Market Opportunities and Challenges

### Opportunities

- Specialized Coverage Expansion: Growing demand for niche products such as infertility insurance, liability policies, and rider insurance.
- Digital Engagement: Online platforms create opportunities for insurers to engage customers, simplify claims, and boost transparency.
- Cross-border Partnerships: Collaborations with equestrian associations and federations open new markets.

### Challenges

- Pricing Pressures: Rising competition is driving insurers to innovate and differentiate their offerings while managing costs.
- Regulatory Compliance: Insurers must remain agile to adapt to evolving European insurance regulations.
- Awareness Gaps: Some recreational horse owners still lack awareness about the benefits of equine insurance, requiring targeted educational efforts.

## Latest Market Trends

- Sustainability and Welfare Focus: Insurers are increasingly tying products to horse welfare and sustainability programs.
- Digital Veterinary Guidance: Partnerships with veterinary networks for telehealth and guidance services are gaining traction.
- Event-Linked Coverage: Insurance packages tailored for racing and equestrian events are becoming more popular.
- Hybrid Distribution Channels: While traditional agents and brokers remain key, online sales are rapidly growing, especially among younger owners.

## Future Outlook

Analysts forecast strong growth through 2035, fueled by rising investments in equestrian sports, growing pet and animal insurance adoption, and advanced medical treatments that necessitate coverage. The U.K. will remain the largest market, while Germany, France, and Spain will experience robust expansion.

Digitization is expected to reshape the industry, with AI-driven claims, blockchain-backed transparency, and user-friendly apps becoming standard. Equine insurance will increasingly be seen as not just financial protection but also as a value-added ecosystem for equestrian health, performance, and welfare.

## Market Segmentation

#### By Insurance Type:

- Mortality
- Major Medical/Surgical
- Loss of Use
- Theft and Straying Insurance
- Breeding Infertility
- Public Liability
- Rider/Personal Insurance
- Others (Specified Perils, etc.)

#### By Life Stage:

- Up to 4 Years Old
- 5–15 Years Old
- 16–19 Years Old
- Above 20 Years Old

#### By Mode of Operation:

- Online
- Offline (Agents, Brokers, Financial Institutions)

#### By End-Use:

- Personal/Individual
- Commercial

#### Regional Insights

- United Kingdom: The largest market, fueled by a strong horse racing culture and major events such as the Grand National and Royal Ascot. Specialized insurance services are highly developed here.
- Germany: A growing hub due to the increasing number of high-value horses and Agria's market expansion.
- France: Strong demand from breeding and competition sectors, with government-backed welfare initiatives further supporting growth.
- Italy & Spain: Emerging markets with growing equestrian sports culture, showing significant growth potential.
- Rest of Europe: Includes countries with smaller but expanding equine communities adopting modern insurance solutions.

#### Why Buy This Report?

- Comprehensive Coverage: Detailed insights into market size, growth drivers, restraints, and opportunities.

- Competitive Landscape: In-depth profiles of leading companies shaping the market.
- Future-Proof Analysis: Forecasts up to 2035 with CAGR projections and trend analysis.
- Regional Breakdown: Country-level insights to identify growth hotspots.
- Strategic Value: Helps insurers, investors, and equestrian stakeholders make informed decisions.
- Customization Available: Tailored research scope to suit business needs.

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Our data repository is continuously updated and revised by a team of research experts, so that it always reflects the latest trends and information. With a broad research and analysis capability, Transparency Market Research employs rigorous primary and secondary research techniques in developing distinctive data sets and research material for business reports.

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