

Harvest Period Crop Insurance Market Size, Share, Competitive Landscape and Trend Analysis Report

*The Business Research Company's
Harvest Period Crop Insurance Global
Market Report 2025 – Market Size,
Trends, And Global Forecast 2025-2034*

LONDON, GREATER LONDON, UNITED
KINGDOM, September 4, 2025

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How Large Will The Harvest Period Crop Insurance Market Be By 2025?

In the past few years, the [market size for the harvest period crop insurance](#) has seen robust growth. Projected to expand from \$12.95 billion in 2024 to \$13.89 billion in 2025, it is predicted to have a compound annual growth rate (CAGR) of 7.2%. The historic growth period is credited to an increase in the implementation of sophisticated weather prediction systems, higher government subsidy and aid, a rise in consciousness towards crop risk mitigation, and an escalating rate of natural disasters impacting crop yield.



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Anticipations are high for a robust expansion in the
harvest period crop insurance market size in the coming

years, with a projected growth reaching \$18.12 billion by 2029, indicating a compound annual growth rate of 6.9%. The surge during the forecasted years can be linked to factors such as the escalating effects of climate change, growing demand for tailored insurance products, a rise in government incentives aimed at safeguarding farmers, increased usage of satellite technology, and the increasing occurrences of severe weather incidents. The forecast period also promises significant trends like enhancements in remote sensing technology, the development of artificial intelligence-powered risk evaluations, the incorporation of blockchain for clear claims processing, advancements in mobile-oriented insurance platforms, and creativity in the design of

customized crop insurance offerings.

Download a free sample of the harvest period crop insurance market report:

<https://www.thebusinessresearchcompany.com/sample.aspx?id=26699&type=smp>

What Are The Major Driving Forces Influencing The Harvest Period Crop Insurance Market Landscape?

The surge in the adoption of precision agriculture practices is anticipated to fuel the expansion of the harvest period crop insurance market. Precision agriculture refers to the application of sophisticated technologies and data-informed strategies to augment farming effectiveness and crop administration. The escalating adoption of these advanced farming techniques is due to their ability to increase crop yield efficiency by ensuring accurate resource usage and superior field supervision. Harvest period crop insurance promotes the utilisation of precision farming techniques by providing financial security during critical harvest periods. By reducing risks, it paves the way for investments in cutting edge agricultural technologies, thereby leading to heightened productivity and informed decision-making. For instance, a report by the UK's Department for Environment, Food, and Rural Affairs in March 2025 stated that nearly 28% of farms implemented precision farming methods in 2022-23, up from 25% in 2021-22. Hence, the surging adoption of precision agriculture methods is propelling the growth of the harvest period crop insurance market.

Who Are The Top Players In The Harvest Period Crop Insurance Market?

Major players in the Harvest Period Crop Insurance Global Market Report 2025 include:

- AXA S.A.
- Allianz SE
- Munich Reinsurance Company
- Nationwide Mutual Insurance Company
- Tokio Marine Holdings Inc.
- Swiss Reinsurance Company Ltd
- Zurich Insurance Group Ltd
- Sompo International Holdings Ltd.
- Hannover Rück SE
- MAPFRE S.A.

What Are Some Emerging Trends In The Harvest Period Crop Insurance Market?

Predominant businesses in the harvest period crop insurance market are concentrating on crafting technologically advanced solutions like satellite index-based agricultural insurance policies to refine the precision and quickness of processing insurance claims. Rather than depending on traditional field-based evaluations, this novel type of farm insurance uses satellite data to calculate crop yields and establish the compensation to farmers. For example, in October 2022, HDFC ERGO General Insurance Company Limited, a company from India specializing in insurance, introduced this policy based on satellite indices. By making use of crop yield data obtained from satellites, this groundbreaking product provides localized coverage specific to

each farm and offers comprehensive protection from seeding to harvesting. Insurance claims are automatically processed when a decrease in yield is noticed through satellite data, negating any need for farmers to lodge claims. This policy includes protection from a range of risks like drought, heavy rainfall, pest invasions, and acts of nature, ensuring that farmers receive correct, dependable, and prompt compensation based on actual crop damages as observed through remote sensing technology.

Market Share And Forecast By [Segment In The Global Harvest Period Crop Insurance](#) Market
The harvest period crop insurance market covered in this report is segmented –

- 1) By Insurance Product Type: Yield Insurance, Revenue Insurance, Multi-Peril Crop Insurance, Named Peril Insurance, Crop-Hail Insurance
- 2) By Crop Type: Cereal Crops, Oilseed Crops, Fruit Crops, Vegetable Crops, Pulses And Legumes
- 3) By Policy Duration: Short-Term Policies, Long-Term Policies, Seasonal Policies, Flexible Duration Policies, Multi-Season Policies
- 4) By Distribution Channel: Agents or Brokers, Direct Sales, Bancassurance, Other Distribution Channels
- 5) By End-User: Farmers, Agribusinesses, Other End-Users

Subsegments:

- 1) By Yield Insurance: Actual Production History, Area Yield Index, Group Yield Insurance, Yield Protection With Replant Coverage, Yield Insurance With Prevented Planting Option
- 2) By Revenue Insurance: Revenue Protection With Harvest Price Exclusion, Revenue Protection With Harvest Price Option, Whole Farm Revenue Protection, Revenue Insurance With Actual Revenue Guarantee, Income-Based Crop Insurance
- 3) By Multi-Peril Crop Insurance: Comprehensive Farm Risk Coverage, Weather-Related Loss Insurance, Disease And Pest Damage Coverage, Quality Loss Protection, Replanting And Late Planting Coverage
- 4) By Named Peril Insurance: Drought Insurance, Excess Rainfall Insurance, Frost Insurance, Flood Insurance, Windstorm Insurance
- 5) By Crop-Hail Insurance: Basic Crop-Hail Coverage, Crop-Hail With Fire And Transit Coverage, Crop-Hail With Replanting Option, Crop-Hail Deductible Plans, Crop-Hail Excess Coverage Plans

View the full harvest period crop insurance market report:

<https://www.thebusinessresearchcompany.com/report/harvest-period-crop-insurance-global-market-report>

Harvest Period Crop Insurance Market Regional Insights

In 2024, North America dominated the global market for harvest period crop insurance as recorded in the Harvest Period Crop Insurance Global Market Report 2025. The report anticipates continued growth in this region for the stated year. The report encompasses all regions including Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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