

Comprehensive Report on the Horse Insurance Market: Opportunities and Challenges

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

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What Is The Expected Cagr For The Horse Insurance Market Through 2025?

In recent times, the horse insurance market has seen quick expansion. Its growth is projected to continue, increasing from \$0.75 billion in 2024 to \$0.83 billion in 2025 with a 11.0% compound annual growth rate (CAGR). The historical growth of this market is largely due to rising veterinary care costs for horses, a growing number of equine injuries, increased government backing for equine health management, expansion in international horse trading, and the proliferation of [commercial horse riding services](#).

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In the forthcoming years, a swift expansion is predicted for the horse insurance market, with an increase projected to reach \$1.24 billion by 2029 at a compound annual growth

rate (CAGR) of 10.6%. Factors contributing to this growth during the predicted period include the adoption of digital insurance platforms on a larger scale, increased disposable income of horse owners, a surge in horse ownership, growing values of top-quality breeds, and an increased number of individuals participating in horse riding as a leisure activity. Additionally, significant trends projected to emerge in the forecast period include advancements in technology, innovative improvements in digital platforms, the evolution in medical treatments and surgeries, progressive diagnostic procedures, and technologically equipped horses.

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What Are The Driving Factors Impacting The Horse Insurance Market?

The escalating number of horse racing competitions is anticipated to stimulate [the expansion of the horse insurance market](#) in the future. These competitions, typically featuring jockeys guiding horses to race on specific tracks, are increasing due to the widespread access and popularity of online betting platforms. These platforms elevate the betting experience through mobile apps, live streaming, and real-time data, reaching out to broader audiences. As these competitions continue to grow, horse insurance becomes increasingly vital. It provides a safety net for owners against potential financial losses tied to injuries, illnesses, or even deaths that racehorses may experience during training and competitions. To illustrate, in February 2025, the British Horseracing Authority (BHA), a UK-based regulatory authority, reported that in 2024, 2,052 individual Flat horses achieved a BHA performance rating of 85 or above, marking a 3.5% increase from 1,983 in 2023. Consequently, the rising frequency of horse racing competitions is fostering [the growth of the horse insurance market](#).

Which Players Dominate The Horse Insurance Industry Landscape?

Major players in the Horse Insurance Global Market Report 2025 include:

- Markel Insurance Company
- Great American Insurance Group
- Petplan Equine Insurance
- ASPCA Pet Health Insurance
- Agria Pet Insurance Ltd.
- Allen Financial Insurance Group Inc.
- Horse Insurance Specialists LLC
- Blue Bridle Equine Insurance Agency Inc.
- Broadstone Equine Insurance Agency LLC
- Kay Cassell Equine Insurance Agency LLC

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

Leading businesses in the horse insurance market are prioritizing the generation of advanced solutions such as commercial equine liability insurance to bolster risk protection for equine industries and furnish fiscal safety against third-party accusations related to property destruction or bodily harm induced by horses. This type of insurance shields enterprises dealing with horses from legal allegations stemming from damages or injuries triggered by their horses or corporate activities. A case in point is the insurance brokerage firm based in the US, Hub International Limited, which unveiled Private Client Equine Risk Advisory Services in February 2025. This service incorporates options for equine mortality and major medical requirements, combined with protection for instruction, boarding, and training procedures. It also extends liability coverage for events and shows, tackles issues of care, custody, and control, and provides

both personal and commercial equine liability security. The service employs a personalized, advisory strategy to aid clients in managing the distinct hazards linked with valuable horses and equestrian undertakings.

Global Horse Insurance Market Segmentation By Type, Application, And Region

The horse insurance market covered in this report is segmented –

- 1) By Type: Mortality Insurance, Major Medical Insurance, Surgical Insurance, Loss Of Use Insurance, Personal Liability Insurance
- 2) By Type Of Horse: Sport Horses, Racehorses, Draft Horses, Leisure Horses, Ponies
- 3) By Distribution Channel: Agents And Brokers, Direct Response, Online, Other Distribution Channels
- 4) By Ownership Type: Individual Owners, Stable Or Boarding Facilities, Riding Schools And Clubs, Equine Therapy Centers, Professional Trainers
- 5) By Application: Recreational, Commercial

Subsegments:

- 1) By Mortality Insurance: Full Mortality Coverage, Limited Mortality Coverage, Named Perils Mortality
- 2) By Major Medical Insurance: Accident Coverage, Illness Coverage, Diagnostic Testing, Rehabilitation Services
- 3) By Surgical Insurance: Emergency Surgery Coverage, Elective Surgery Coverage, Post-Operative Care, Anesthesia Costs
- 4) By Loss Of Use Insurance: Full Loss of Use, Limited Loss of Use, External Injury Only, Internal Condition Coverage
- 5) By Personal Liability Insurance: On-Premises Liability, Off-Premises Liability, Third-Party Injury, Property Damage

View the full horse insurance market report:

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

Which Region Holds The Largest Market Share In The Horse Insurance Market?

In the 2025 Horse Insurance Global Market Report, North America led as the most substantial region in 2024. Predictions indicate that Asia-Pacific will experience the most rapid growth within the forecast period. The report includes data from regions including Asia-Pacific, Western Europe, Eastern Europe, North America, South America, the Middle East, and Africa.

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