

# Commercial Insurance Market Expected to Reach \$1,613.34 Billion By 2030

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NEW CASTLE, DE, UNITED STATES, September 22, 2025 /EINPresswire.com/ -- According to a recent report published by Allied Market Research, titled, "[Commercial Insurance Market](#) By Type, Distribution Channel, Enterprise Size, and Industry Vertical: Global Opportunity Analysis and Industry Forecast, 2021-2030", the global commercial insurance market size was valued at \$692.33 billion in 2020, and is projected to reach \$1,613.34 billion by 2030, growing at a CAGR of 9.7% from 2021 to 2030. With covering multiple stakeholders & employees, commercial insurance provides several coverages such as product liability insurance, business buildings insurance, IT equipment & laptop cover, stock insurance, and plant & machinery insurance. Moreover, it helps the business reduce financial losses during the occurrence of an unfortunate events such as fire, theft, and others.

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Increase in need for insurance policies among the enterprises to protect business from pandemic scams and availability of large number of commercial insurance providers are the key factors that boost the commercial insurance market growth. However, high insurance premium of commercial insurance and lack of information among small-sized businesses about commercial insurance industry restrict the growth of the commercial insurance market. Conversely, surge in usage of telematics device in the retail, construction, and healthcare industries and adoption of advanced technology in commercial insurance are expected to create immense opportunity for the market in the coming years.

On the basis of type, the liability insurance segment has dominated the commercial insurance market during the forecast period. This is attributed to the fact that liability insurance policy protects business owners from unexpected financial losses by covering any kind of damaged caused by the business to any other person or party. Therefore, demand for liability insurance is expected to grow in this region.

By region, the global commercial insurance market is being dominated by North America in 2020, and is expected to maintain this trend during the forecast period. Streamlining the policy

distribution service through online platform and improving the performance of commercial business line are some of the factors that drive the growth of the market in this region. However, Asia-Pacific is expected to grow at the fastest CAGR during the forecast period due to continuous increase in small & medium sized businesses adopting commercial insurance to protect intellectual property, physical location, and financial asset from unforeseen incidences, which further causes huge financial losses in the region.

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The COVID-19 pandemic has a negative impact on commercial insurance market trends. Aviation, marine, and energy sectors are severely affected and therefore, commercial insurance demand from these sectors has declined tremendously during the global health crisis. Moreover, insurers had faced unexpected spikes in claims, as certain lines of business are more heavily affected such as commercial liability and cyber insurance. In addition, due to severe economic impact, it becomes challenging for insurers to calculate policy risk using past data and traditional methods.

### Key Findings of the Study

By type, the liability insurance segment led the commercial insurance market size in terms of revenue in 2020.

By distribution channel, the agents & brokers segment accounted for the highest commercial insurance market share in 2020.

By region, North America generated the highest revenue in 2020.

The key players profiled in the commercial insurance market analysis are Allianz, American International Group, Inc., Aon plc, Aviva, AXA, Chubb, Direct Line Insurance Group plc, Marsh, Willis Towers Watson, and Zurich. These players have adopted various strategies to increase their market penetration and strengthen their position in the industry.

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We are in professional corporate relations with various companies, and this helps us in digging out market data that helps us generate accurate research data tables and confirms utmost accuracy in our market forecasting. Allied Market Research CEO Pawan Kumar is instrumental in inspiring and encouraging everyone associated with the company to maintain high quality of data and help clients in every way possible to achieve success. Each data presented in the reports published by us is extracted through primary interviews with top officials from leading companies of domain concerned. Our secondary data procurement methodology includes deep online and offline research and discussion with knowledgeable professionals and analysts in the industry.

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