

Domestic Worker Insurance Market to Reach USD \$5.05 Billion by 2029 at 7.4% CAGR

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

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KINGDOM, September 29, 2025
/EINPresswire.com/ -- How Big Is The
[Domestic Worker Insurance Market](#) In
2025?

There has been robust growth in the market size of domestic worker insurance in the past few years. The market is expected to expand from \$3.51 billion in 2024 to \$3.79 billion in 2025, marking a compound annual growth rate (CAGR) of 7.8%. The historical growth has been spurred



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by factors like the rising demand for reasonably priced domestic help, the broadening of the informal employment sector, heightened awareness regarding exploitation of domestic workers, increased advocacy for worker rights, and a surge in the number of domestic service agreements.

In the upcoming years, the insurance market for domestic workers is estimated to exhibit strong growth, with its value predicted to be \$5.05 billion in 2029, signifying a Compound Annual Growth Rate (CAGR) of 7.5%. This

growth trajectory throughout the forecast period can be linked to several factors: a surge in the need for in-home care services, the rising population of migrant domestic laborers, burgeoning legal requirements for employer coverage, increased knowledge and awareness about worker rights, and a growing hiring trend among middle-class families. Key tendencies within this forecast timeline include the growth of digital insurance platforms, the design of geographically-tailored insurance policies, novel concepts in combined household insurance packages, advancement in regulatory enforcement systems, and the introduction of artificial intelligence in the sector for claim processing.

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What Are The Key Driving Factors For The Growth Of The Domestic Worker Insurance Market?

The domestic worker insurance market is anticipated to grow considerably due to the high frequency of job-related injuries. These include both physical and health problems arising from the performance of work duties. This rise is mainly attributed to the lack of proper safety protocols and protective equipment in domestic workspaces, leading to a higher probability of accidents during day-to-day household chores. Such insurance offers financial support to cover medical and recuperation costs for work-related injuries, ensures the worker gets appropriate care, and protects the employer from unexpected expenditure. For example, the Bureau of Labor Statistics, a government agency in the U.S., reported in December 2023 that in 2022 there were 5,486 lethal job-related injuries in the United States, a 5.7% increase from the 5,190 fatalities reported in 2021. Thus, the high number of job-related injuries is fueling the expansion of the domestic worker insurance market.

Who Are The Key Players In The Domestic Worker Insurance Industry?

Major players in the Domestic Worker Insurance Global Market Report 2025 include:

- Axa SA
- HSBC Insurance Holdings Limited
- American International Group Inc.
- Chubb Limited
- AIA Group Limited
- Manulife Limited
- China Taiping Insurance Pte. Ltd.
- Great Eastern Holdings Limited
- Income Insurance Limited
- FWD Singapore Pte. Ltd.

What Are The Future Trends Of The Domestic Worker Insurance Market?

Major firms active in the domestic worker insurance market are concentrating on forging strategic alliances to enhance the provision of bespoke insurance solutions for household workers. These strategic alliances entail cooperation between organizations to leverage each other's strong points for mutual growth, facilitating market growth, improved competencies, and innovation. For example, in December 2023, Surer, a Singapore-based digital insurance platform, teamed up with Etiqa Insurance, a Singapore-based insurer, and takaful provider, to introduce Go-Helper, a completely adaptable migrant domestic worker (MDW) insurance product. This insurance enables intermediaries to customise coverage from 12 options like outpatient medical services, repatriation, termination, and traditional Chinese medicine treatments, offering adaptability to fulfil specific requirements. This introduction strengthens their relationship, following previous cooperation on motor insurance products, and it aids employment agencies with digital resources for simpler insurance plan suggestions.

What Segments Are Covered In The Domestic Worker Insurance Market Report?

The domestic worker insurance market covered in this report is segmented

- 1) By Coverage Type: Health Insurance, Liability Insurance, Disability Insurance, Life Insurance, Other Coverage Types
- 2) By Policy Type: Individual, Group
- 3) By Distribution Channel: Online, Insurance Brokers, Direct Sales, Other Distribution Channels
- 4) By Application: Maid, Nanny
- 5) By End-User: Households, Agencies, Other End-Users

Subsegments:

- 1) By Health Insurance: Individual Health Plans, Group Health Coverage, Hospitalization Coverage Plans, Outpatient Medical Coverage, Preventive Health Checkup Plans
- 2) By Liability Insurance: Employer Liability Coverage, Third Party Injury Coverage, Property Damage Liability Plans, Legal Expense Protection, Personal Liability Coverage
- 3) By Disability Insurance: Short Term Disability Plans, Long Term Disability Coverage, Temporary Total Disability Benefits, Permanent Partial Disability Insurance, Accidental Disability Protection
- 4) By Life Insurance: Term Life Insurance, Whole Life Insurance, Endowment Life Policies, Employer-Sponsored Life Cover, Accidental Death Benefit Plans
- 5) By Other Coverage Types: Emergency Evacuation Insurance, Repatriation Expense Coverage, Wage Compensation Coverage, Rehabilitation Services Coverage, Personal Accident Insurance

View the full domestic worker insurance market report:

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

Which Region Is Expected To Lead The Domestic Worker Insurance Market By 2025?

In the Domestic Worker Insurance Global Market Report 2025, North America emerged as the leading region for the year 2024. It is projected to continue its growth. The report encompasses various regions including Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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