

Excess Liability Insurance Market Projected to Witness a Growth of US \$20.94 Bn by 2029 | The Business Research Company

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

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Excess Liability Insurance Market Growth Forecast: What To Expect By 2025?

[The market size for excess liability insurance](#) has undergone significant expansion in the past few

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years. The market, which was worth \$14.78 billion in 2024 is predicted to increase to \$15.89 billion in 2025, demonstrating a compound annual growth rate (CAGR) of 7.5%. This historical growth can be tied to a surge in demand from small to medium-sized businesses, escalating regulatory and compliance necessities, an upswing in public examination and media coverage, an increase in workplace safety and employment-related legal claims, and heightened expectations from investors and stakeholders.

Expectations are high for the excess liability insurance

market to experience robust growth in the coming few years. The market is slated to reach \$20.94 billion in 2029 at a compound annual growth rate (CAGR) of 7.2%. This expected growth during the forecast period can be traced back to an increase in catastrophic events, a rise in the frequency of high-value lawsuits, an expansion in corporate risk exposure, increased awareness of legal vulnerabilities, and growing anxiety about cyber liability. The period is also predicted to witness key trends, such as enhancements in digital underwriting tools, advancement in risk modeling methodologies, creativity in custom policy offerings, use of AI for claims processing,

progress in telematics-based liability assessments, and innovation in combined insurance products.

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What Are Key Factors Driving The Demand In The Global Excess Liability Insurance Market?

The excess liability insurance market is predicted to grow owing to the surging number of lawsuits. With legal actions being carried out by one party against another to settle disputes, secure compensation, or uphold rights, more lawsuits are being filed because of increased public consciousness about legal rights motivating people to go to court whenever they are wronged. Excess liability insurance supports these lawsuits, extending coverage beyond the customary policy limitations and safeguarding individuals, or businesses from heavy legal claims or verdicts that surpass their principal insurance. In particular, in February 2024, data from the London Stock Exchange Group Plc., a UK-based financial firm, showed that sectors in the US with high litigation rates include healthcare and life sciences, standing at 22% of all class action lawsuits in 2022, and likewise the technology sector. Thus, the uptick in lawsuits is spurring [the growth of the excess liability insurance market](#). The proliferation of catastrophic events due to climate-triggered severe weather conditions and high-cost risk exposure also escalates the demand for the market. These unpredictable events, which bring about significant destruction, considerable losses, and substantial disruptions to communities and systems, are on the rise due to climate change, which intensifies natural catastrophes like floods, wildfires, and hurricanes by upsetting natural weather cycles and raising global temperatures. During such catastrophic events, excess liability insurance serves as a safety net for businesses and individuals by providing additional financial backup beyond the primary insurance policies to cover high-cost claims arising from extreme damage, injury, or legal obligations. For example, the National Centers for Environmental Information (NCEI), a US-based government agency, in January 2024 publicized that the US had a record-breaking year in 2023 with 28 separate weather and climate-related disasters, each causing at less \$1 billion in damages, the greatest number ever noted in one year. Accordingly, the escalating frequency and intensity of catastrophic events are fueling the growth of the excess liability insurance market.

Who Are The Leading Players In The Excess Liability Insurance Market?

Major players in the Excess Liability Insurance Global Market Report 2025 include:

- Allianz SE
- Munich Re
- American International Group
- Liberty Mutual Insurance Company
- Sompo International Holdings Limited
- The Hartford Financial Service Group Inc.
- Fairfax Financial Holdings Limited
- QBE Insurance Ltd.

- Aon Plc
- Markel Canada Limited

What Are The Upcoming Trends Of Excess Liability Insurance Market In The Globe?

Leading businesses in [the excess liability insurance industry](#) are concentrating on establishing revolutionary solutions like the claims-made lead umbrella program to boost coverage adaptability, enhance claims processing, and meet the changing risk management requirements of clients. The claims-made lead umbrella program is a type of excess liability insurance that expands coverage beyond primary policies, which are activated by claims brought during the policy period and it is crafted as the first stratum of extra coverage, delivering wider protection over numerous base policies. For instance, three American insurance companies, the Chubb Corporation, Zurich North America, and National Indemnity Company launched in May 2025 a novel excess casualty hub which delivers as much as \$100 million in lead excess casualty insurance on a claims-made basis. This distinctive facility is supported by National Indemnity (as Berkshire Hathaway's central reinsurer) and underwritten by Chubb and Zurich. It tends to deal with the challenges of an increasingly antagonistic litigation environment and an unstable excess casualty market by delivering seamless insurance procurement, uniform coverage clauses, and professional claims handling. This facility started underwriting promptly with coverage effective from July 1, 2025, in the United States, symbolizing a cooperative effort to deliver innovative and enduring insurance solutions for big corporate clients navigating growing legal risks.

Analysis Of Major Segments Driving The Excess Liability Insurance Market Growth

The excess liability insurance market covered in this report is segmented

- 1) By Coverage Type: Commercial Umbrella, Personal Umbrella, Follow-Form Excess, Stand-Alone Excess, Industry-Pacific Coverage
- 2) By Coverage Limit: Up To USD 5 Million, USD 5-10 Million, USD 10-50 Million, Above USD 50 Million
- 3) By Distribution Channel: Direct Sale, Brokers, Online Platforms, Agents, Bancassurance
- 4) By Application: Individual, Enterprise
- 5) By Industry: Healthcare, Construction, Manufacturing, Retail, Financial Services, Transportation And Logistics, Energy And Utilities

Subsegments:

- 1) By Commercial Umbrella: General Liability, Commercial Auto Liability, Employer's Liability
- 2) By Personal Umbrella: Homeowners Liability, Auto Liability, Watercraft Liability
- 3) By Follow-Form Excess: General Liability Follow-Form, Auto Liability Follow-Form, Employer's Liability Follow-Form
- 4) By Stand-Alone Excess: Specialized Excess Liability, Customized Policy Limits, Non-Standard Risk Coverage
- 5) By Industry-Specific Coverage: Construction, Healthcare, Manufacturing

View the full excess liability insurance market report:

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

Which Region Is Expected To Lead The Excess Liability Insurance Market By 2025?

For the year 2024, North America led the global market for excess liability insurance as the largest region. The most rapid growth, however, is predicted to occur within Asia-Pacific during the forecast period. Including these, the regions analyzed within the excess liability insurance report comprise of Western Europe, Eastern Europe, South America, the Middle East and Africa besides Asia-Pacific and North America.

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