

# High Value Items Insurance Market to Reach USD \$9.12 Billion by 2029 at 6.7% CAGR

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

LONDON, GREATER LONDON, UNITED KINGDOM, September 30, 2025 /EINPresswire.com/ -- What Is The Estimated Industry Size Of High Value Items Insurance Market?

The market size for high value items insurance has experienced a substantial increase over the past few years. Its projected growth is from \$6.57 billion in 2024 to \$7.03 billion in 2025, with a compound annual growth rate (CAGR) of 7.1%. Factors contributing to the growth in the historic period include the rise in global wealth and affluent population, increased ownership of luxurious items, expanding investments in collectibles and rare items, growth of the global luxury real estate market, and a rising number of high-net-worth individuals.

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A robust expansion is predicted in the high value items insurance market in the forthcoming years, with its size set to increase to \$9.12 billion by 2029, marking a compound annual growth rate (CAGR) of 6.7%. This surge can be attributed to a range of factors including urbanisation, affluent lifestyles, inflation affecting asset values, higher

disposable income, the expansion of luxury retail and e-commerce, and a rise in theft and burglary incidents. Key trends forecasted for this period incorporate the advancement of digital valuation and verification tools, the application of AI and ML in underwriting and risk evaluation, blockchain's deployment for asset tracking and insurance, the integration of IoT-enabled security systems for real-time surveillance, and the emergence of embedded insurance at point-of-sale.

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## What Are The Major Factors Driving The High Value Items Insurance Global Market Growth?

The escalation in cases of theft and burglary is predicted to propel the expansion of the high value items insurance market. Theft is an illegal act of appropriating another's property without any intent to return it, while burglary is the act of breaking into a space or building with the objective to commit an offence, typically stealing. The surge in these crimes stems from growing economic difficulties that push people to resort to property crimes as a financial survival strategy. Insurance for high-value goods protects against theft and burglary, offering reimbursement for repairing or replacing precious possessions stolen or damaged during such occurrences, thereby preventing the owner from suffering a massive financial loss. For example, the Office for National Statistics, a government agency in the UK, reported in April 2025 that law enforcement documented 81,135 instances of robbery during the year concluding in December 2024. Incidents involving commercial properties rose by 54%, amounting to 14,707 cases. Consequently, the upsurge in occurrences of theft and burglary is likely to stimulate the growth of the high value items insurance market.

## Who Are The Leading Companies In The High Value Items Insurance Market?

Major players in the High Value Items Insurance Global Market Report 2025 include:

- Chubb Group of Insurance Companies
- Arthur J Gallagher
- Hiscox Ltd.
- HighStreet Insurance Group LLC
- NFP Corp.
- Marsh Private Client Services
- Oswald Companies
- AXA Art Insurance
- Beazley Group Ltd.
- Lloyd & Whyte Ltd.

## What Are The Future Trends Of The High Value Items Insurance Market?

Leading firms in the high value items insurance market are emphasizing advanced solutions, like embedded insurance, to enhance the buying process and boost customer satisfaction. This innovative digital approach enables customers to directly acquire suitable insurance at the point of transaction without having to approach an independent platform or provider, thus ensuring seamless protection that aligns with the point of purchase. For instance, in May 2024, the U.S. e-commerce technology company, Arta Shipping Inc., joined hands with Chubb Limited, a global insurance provider headquartered in Switzerland, to introduce Valuables Insurance. The insurance is seamlessly integrated into checkout procedures for collectibles, art, jewelry, and luxury items, providing immediate coverage choices. It provides customers with protection against theft, damage, or loss and enables easy issuance, updates, and management of policies within the post-purchase experience.

## What Are The Primary Segments Covered In The Global High Value Items Insurance Market

Report?

The high value items insurance market covered in this report is segmented

- 1) By Coverage Type: Jewelry, Fine Art, Collectibles, Luxury Watches, Other Coverage Types
- 2) By Distribution Channel: Direct Sales, Brokers Or Agents, Online Platforms, Other Distribution Channels
- 3) By End-User: Individuals, Businesses

Subsegments:

- 1) By Jewelry: Engagement Rings, Heirloom Jewelry, Diamond Necklaces, Custom-Made Pieces, Gold Chains
- 2) By Fine Art: Paintings, Sculptures, Photographs, Mixed Media Art, Limited Edition Prints
- 3) By Collectibles: Rare Coins, Stamps, Vintage Toys, Comic Books, Sports Memorabilia
- 4) By Luxury Watches: Mechanical Watches, Limited Edition Watches, Smart Luxury Watches, Vintage Timepieces, Custom-Designed Watches
- 5) By Other Coverage Types: Designer Handbags, Rare Instruments, Antique Furniture, Luxury Clothing, High-End Electronics

View the full high value items insurance market report:

<https://www.thebusinessresearchcompany.com/report/high-value-items-insurance-global-market-report>

Which Region Is Forecasted To Grow The Fastest In The High Value Items Insurance Industry? In 2024, North America led as the largest region in the [global high-value items insurance market](#). It is predicted that the fastest-growing region in the forecast period will be Asia-Pacific. The report on high value items insurance includes various regions such as Asia-Pacific, Western Europe, Eastern Europe, North America, South America, the Middle East, and Africa.

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Speak With Our Expert:

Saumya Sahay

Americas +1 310-496-7795

Asia +44 7882 955267 & +91 8897263534

Europe +44 7882 955267

Email: [saumyas@tbrc.info](mailto:saumyas@tbrc.info)

The Business Research Company - [www.thebusinessresearchcompany.com](http://www.thebusinessresearchcompany.com)

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Oliver Guirdham

The Business Research Company

+44 7882 955267

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