

**Business Income Insurance Market By Type (Standard Business Income Insurance, Extended Business Income Insurance), By Coverage (Profits/Lost Revenue, Taxes and Loan Payments, Mortgage and Rent Payments, Employee's Wages and Payroll, Relocation Costs, Others), By Loss Type (Fire, Theft, Wind, Lightning, Others), By Distribution Channel (Agents & Brokers, Direct Response, Others)**

Market Report | 2022-07-01 | 492 pages | Allied Market Research

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**Report description:**

Loss of revenue that a business experiences after a disaster is covered by a specific form of insurance called business income insurance. The covered income loss can be a result of shutting down of a business facility as a result of a disaster or subsequent rebuilding procedure. Moreover, this kind of coverage is typically advantageous to business owners who have physical locations where goods and services are offered, as well as equipment and other forms of property that are utilized to create revenue. For instance, if their premises were destroyed, proprietors of a coffee shop, a barbershop, and a vehicle rental company can all suffer a loss of income.

Rise in adoption of business income insurance to prevent uncertain disasters promotes growth of the business income insurance market. In addition, rise in awareness among businesses about business income insurance since the pandemic drives the market growth. These factors notably contribute toward growth of the global business income insurance market. However, some insurance companies are exceedingly slow to respond to claims and extremely picky about how claims are made, meaning even in the case of crises, businesses have to engage in lengthy negotiations with insurers before receiving necessary payments. This factor hinders growth of the market. On the contrary, gradual shift toward business insurance for prevention of businesses, owing to changing climatic conditions globally is expected to benefit growth of the market in the upcoming years. In addition, surge in adoption of business income insurance across emerging economies and increase in product offerings by insurance companies are expected to provide lucrative opportunities for the market growth in the coming years.

The business income insurance market is segmented into type, coverage, loss type, distribution channel, industry vertical, and

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region. By type, the market is differentiated into standard business income insurance and extended business income insurance. Depending on coverage, it is fragmented into profits/lost revenue, taxes & loan payments, mortgage, rent & lease payments, employee wages & payroll, relocation costs, and others. The loss type covered in the study includes fire, theft, wind, lightning, and others. The distribution channel segment is segregated into agents & brokers, direct response, and others. By industry vertical, it is segmented into manufacturing, retail, construction, IT & telecom, healthcare, energy & utilities, transportation & logistics, and others. The manufacturing segment is further segregated into automotive, consumer electronics, foods & beverages, and others. The foods & beverages segment is further segmented into large enterprises and small & medium sized enterprises. Region wise, the market is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The business income insurance market analysis includes top companies operating in the market such as American International Group, Inc., Allianz, Allstate Insurance Company, AmTrust Financial, ASSURANT, INC., AXA, Chubb, Employers Mutual Casualty Company, Farmers, Liberty Mutual Insurance Company, Munich RE, Nationwide Mutual Insurance Company, Next Insurance, Inc., State Farm Mutual Automobile Insurance Company, Swiss Re, The Hartford, The Travelers Indemnity Company and Zurich. These players have adopted various strategies to increase their market penetration and strengthen their position in the Business income insurance industry. □□

#### KEY BENEFITS FOR STAKEHOLDERS

- The study provides in-depth analysis of the global business income insurance market along with the current trends and future estimations to illustrate the imminent investment pockets.
- Information about key drivers, restrains, & opportunities and their impact analysis on the global business income insurance market size are provided in the report.
- The Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the industry.
- The quantitative analysis of the global business income insurance market from 2021 to 2031 is provided to determine the market potential.

#### Key Market Segments

##### By Type

- Standard Business Income Insurance
- Extended Business Income Insurance

##### By Coverage

- Profits/Lost Revenue
- Taxes and Loan Payments
- Mortgage and Rent Payments
- Employee's Wages and Payroll
- Relocation Costs
- Others

##### By Loss Type

- Fire
- Theft
- Wind
- Lightning
- Others

##### By Distribution Channel

- Agents Brokers
- Direct Response
- Others □

##### By Industry Vertical

- Manufacturing
- Retail
- Construction

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- IT Telecom
- Healthcare
- Energy Utilities
- Transportation Logistics
- Others

By Region

- North America
- U.S.
- Canada
- Europe
- United Kingdom
- Germany
- France
- Italy
- Spain
- Netherlands
- Rest of Europe
- Asia-Pacific
- China
- Japan
- India
- Australia
- South Korea
- Singapore
- Rest of Asia-Pacific
- LAMEA
- Latin America
- Middle East
- South Africa
- Key Market Players
- American International Group, Inc.
- Allianz
- Allstate Insurance Company
- AmTrust Financial
- ASSURANT, INC.
- AXA
- Chubb
- Employers Mutual Casualty Company
- Farmers
- Liberty Mutual Insurance Company
- Munich RE
- Nationwide Mutual Insurance Company
- Next Insurance, Inc.
- State Farm Mutual Automobile Insurance Company
- Swiss Re
- The Hartford
- The Travelers Indemnity Company

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  - 11.18.5 Business performance
  - 11.18.6 Key strategic moves and developments

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