

## **Flood Insurance Market By Coverage (Building Property Coverage, Personal Contents Coverage), By Application (Residential, Commercial): Global Opportunity Analysis and Industry Forecast, 2023-2032**

Market Report | 2023-09-01 | 125 pages | Allied Market Research

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### **Report description:**

Flood insurance is a type of property insurance that provides coverage for losses caused by water damage specifically due to flooding. Floods are caused by heavy or prolonged rain, melting snow, coastal storm surges, blocked storm drainage systems, or levee dam failure. Flood insurance purchased through the National Flood Insurance Program (NFIP), in the U.S., provides up to \$250,000 in building property damage and \$100,000 in personal property damage.

One of the key drivers of the flood insurance market is an increase in the frequency and severity of floods. Furthermore, people have become more aware of the risks of flooding and the importance of flood insurance. This is due to better education and awareness campaigns by government agencies, insurance companies, and community organizations. Thus, the rise in awareness drives the demand for flood insurance, contributing to the flood insurance market growth. However, one of the most significant factors hindering the growth of the flood insurance market is the high premium costs of flood insurance policies. Moreover, lack of awareness and misconceptions about flood risks and coverage limit the growth of the flood insurance market. On the contrary, increase in urbanization & infrastructure development in many regions and climate change & extreme weather events are expected to provide lucrative growth opportunities to the flood insurance market in the upcoming years.

The flood insurance market is segmented into coverage, application, and region. By coverage, the market is divided into building property coverage and personal contents coverage. Depending on application, it is fragmented into residential and commercial. Region-wise, the market is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The key players operating in the flood insurance market include GEICO, USAA, Neptune Flood, Allstate Insurance Company, Tokio Marine Highland Insurance Services, Inc., Berkshire Hathaway, Progressive Casualty Insurance Company, AXA, Chubb, and Assurant, Inc. These players have adopted various strategies to increase their market penetration and strengthen their position in the flood insurance industry.

Key Benefits for Stakeholders

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- The study provides in-depth analysis of the flood insurance market along with current trends and future estimations to illustrate the imminent investment pockets.
- Information about key drivers, restrains, & opportunities and their impact analysis on the Flood 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 flood insurance market from 2022 to 2032 is provided to determine the market potential.

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- Investment Opportunities
- Market share analysis of players by products/segments
- Regulatory Guidelines
- Additional company profiles with specific to client's interest
- Additional country or region analysis- market size and forecast
- Expanded list for Company Profiles
- Market share analysis of players at global/region/country level

Key Market Segments

By Coverage

- Building Property Coverage
- Personal Contents Coverage

By Application

- Residential
- Commercial

By Region

- North America
- U.S.
- Canada
- Europe
- UK
- Germany
- France
- Italy
- Spain
- Rest of Europe
- Asia-Pacific

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- China
- Japan
- India
- Australia
- South Korea
- Rest of Asia-Pacific
- LAMEA
- Latin America
- Middle East
- Africa
- Key Market Players
- Chubb
- GEICO
- USAA
- Allstate Insurance Company
- Progressive Casualty Insurance Company
- Assurant, Inc.
- Neptune Flood
- Berkshire Hathaway
- AXA
- Tokio Marine Highland Insurance Services, Inc.

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