

**Premium Finance Market By Type (Life Insurance, Non-life Insurance), By Interest Rate (Fixed Interest Rate, Floating Interest Rate), By Provider (Banks, NBFCs, Others): Global Opportunity Analysis and Industry Forecast, 2023-2032**

Market Report | 2023-10-01 | 235 pages | Allied Market Research

**AVAILABLE LICENSES:**

- Cloud Access License \$3456.00
- Business User License \$5730.00
- Enterprise License \$9600.00

**Report description:**

Premium financing provides funds to individuals and businesses to cover the cost of insurance premiums. Policyholders can avoid significant upfront payments, manage cash flow, and potentially obtain tax benefits and asset protection methods by employing this strategy. The major goal of premium financing is to help policyholders manage their cash flow by spreading out the cost of insurance premiums over a longer period. This can be especially useful for individuals and firms with high-value insurance plans, such as life insurance or commercial insurance, where premiums can be prohibitively expensive.

One of the key drivers of the premium finance market is the increase in demand for insurance. Furthermore, an increase in premium rates of insurance drives the growth of the premium finance market. Higher premium rates can place a significant financial burden on policyholders, especially businesses, and individuals with large insurance needs. This creates a demand for premium financing as it allows policyholders to spread the cost of their insurance premiums over time, making it more manageable and ensuring that they remain adequately covered. In addition, technological advancements in financial services drive the growth of the premium finance market. However, the risk of default in premium payment, and the complex and time-consuming loan application process hamper the growth of the premium finance market. On the contrary, the adoption of AI in insurance platforms is expected to provide lucrative growth opportunities to the premium finance market in the upcoming years. AI-powered insurance platforms can quickly analyze vast amounts of data to figure out how much someone should pay for insurance. Furthermore, artificial intelligence (AI) can also make the insurance process more efficient.

The premium finance market is segmented into type, interest rate, provider, and region. On the basis of type, the market is differentiated into life insurance and non-life insurance. Depending on the interest rate, it is categorized into fixed interest rate and floating interest rate. By provider, the market is divided into banks, NBFCs, and others. Region-wise, the market is segmented into North America, Europe, Asia-Pacific, and LAMEA.

The key players operating in the premium finance market include IPFS Corporation, JPMorgan Chase & Co., Lincoln National

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

Corporation, AFCO Credit Corporation, Agile Premium Finance, ARI Financial Group, US Premium Finance, Byline Bank, Capital for Life, and Valley National Bank. These players have adopted various strategies to increase their market penetration and strengthen their position in the premium finance industry. □

#### Key Benefits for Stakeholders

- The study provides in-depth analysis of the premium finance 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 premium finance 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 premium finance market from 2022 to 2032 is provided to determine the market potential.

Additional benefits you will get with this purchase are:

- Quarterly Update and\* (only available with a corporate license, on listed price)
- 5 additional Company Profile of client Choice pre- or Post-purchase, as a free update.
- Free Upcoming Version on the Purchase of Five and Enterprise User License.
- 16 analyst hours of support\* (post-purchase, if you find additional data requirements upon review of the report, you may receive support amounting to 16 analyst hours to solve questions, and post-sale queries)
- 15% Free Customization\* (in case the scope or segment of the report does not match your requirements, 15% is equivalent to 3 working days of free work, applicable once)
- Free data Pack on the Five and Enterprise User License. (Excel version of the report)
- Free Updated report if the report is 6-12 months old or older.
- 24-hour priority response\*
- Free Industry updates and white papers.

Possible Customization with this report (with additional cost and timeline, please talk to the sales executive to know more)

- 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 Type

- Life Insurance
- Non-life Insurance

##### By Interest Rate

- Fixed Interest Rate
- Floating Interest Rate

##### By Provider

- Banks
- NBFCs
- Others

##### By Region

- North America
- U.S.
- Canada

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- Europe
- UK
- Germany
- France
- Italy
- Spain
- Rest of Europe
- Asia-Pacific
- China
- Japan
- India
- Australia
- South Korea
- Rest of Asia-Pacific
- LAMEA
- Latin America
- Middle East
- Africa
- Key Market Players
- Valley National Bancorp
- AFCO Credit Corporation
- US Premium Finance
- Byline Bank
- Lincoln National Corporation
- ARI Financial Group
- JPMorgan Chase & Co.
- IPFS Corporation
- Agile Premium Finance
- Capital for Life

## **Table of Contents:**

### CHAPTER 1: INTRODUCTION

- 1.1. Report description
- 1.2. Key market segments
- 1.3. Key benefits to the stakeholders
- 1.4. Research methodology
  - 1.4.1. Primary research
  - 1.4.2. Secondary research
  - 1.4.3. Analyst tools and models

### CHAPTER 2: EXECUTIVE SUMMARY

- 2.1. CXO Perspective

### CHAPTER 3: MARKET OVERVIEW

- 3.1. Market definition and scope
- 3.2. Key findings
  - 3.2.1. Top impacting factors
  - 3.2.2. Top investment pockets
- 3.3. Porter's five forces analysis

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

3.3.1. Low bargaining power of suppliers

3.3.2. Low threat of new entrants

3.3.3. Low threat of substitutes

3.3.4. Low intensity of rivalry

3.3.5. Low bargaining power of buyers

3.4. Market dynamics

3.4.1. Drivers

3.4.1.1. Increase in demand for insurance

3.4.1.2. Increase in premium rates

3.4.1.3. Technological advancements

3.4.2. Restraints

3.4.2.1. Risk of default in premium payment

3.4.2.2. Loan application process

3.4.3. Opportunities

3.4.3.1. Adoption of AI in insurance platforms

CHAPTER 4: PREMIUM FINANCE MARKET, BY TYPE

4.1. Overview

4.1.1. Market size and forecast

4.2. Life Insurance

4.2.1. Key market trends, growth factors and opportunities

4.2.2. Market size and forecast, by region

4.2.3. Market share analysis by country

4.3. Non-life Insurance

4.3.1. Key market trends, growth factors and opportunities

4.3.2. Market size and forecast, by region

4.3.3. Market share analysis by country

CHAPTER 5: PREMIUM FINANCE MARKET, BY INTEREST RATE

5.1. Overview

5.1.1. Market size and forecast

5.2. Fixed Interest Rate

5.2.1. Key market trends, growth factors and opportunities

5.2.2. Market size and forecast, by region

5.2.3. Market share analysis by country

5.3. Floating Interest Rate

5.3.1. Key market trends, growth factors and opportunities

5.3.2. Market size and forecast, by region

5.3.3. Market share analysis by country

CHAPTER 6: PREMIUM FINANCE MARKET, BY PROVIDER

6.1. Overview

6.1.1. Market size and forecast

6.2. Banks

6.2.1. Key market trends, growth factors and opportunities

6.2.2. Market size and forecast, by region

6.2.3. Market share analysis by country

6.3. NBFCs

6.3.1. Key market trends, growth factors and opportunities

6.3.2. Market size and forecast, by region

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 6.3.3. Market share analysis by country
- 6.4. Others
  - 6.4.1. Key market trends, growth factors and opportunities
  - 6.4.2. Market size and forecast, by region
  - 6.4.3. Market share analysis by country

## CHAPTER 7: PREMIUM FINANCE MARKET, BY REGION

- 7.1. Overview
  - 7.1.1. Market size and forecast By Region
- 7.2. North America
  - 7.2.1. Key market trends, growth factors and opportunities
  - 7.2.2. Market size and forecast, by Type
  - 7.2.3. Market size and forecast, by Interest Rate
  - 7.2.4. Market size and forecast, by Provider
  - 7.2.5. Market size and forecast, by country
    - 7.2.5.1. U.S.
      - 7.2.5.1.1. Market size and forecast, by Type
      - 7.2.5.1.2. Market size and forecast, by Interest Rate
      - 7.2.5.1.3. Market size and forecast, by Provider
    - 7.2.5.2. Canada
      - 7.2.5.2.1. Market size and forecast, by Type
      - 7.2.5.2.2. Market size and forecast, by Interest Rate
      - 7.2.5.2.3. Market size and forecast, by Provider
- 7.3. Europe
  - 7.3.1. Key market trends, growth factors and opportunities
  - 7.3.2. Market size and forecast, by Type
  - 7.3.3. Market size and forecast, by Interest Rate
  - 7.3.4. Market size and forecast, by Provider
  - 7.3.5. Market size and forecast, by country
    - 7.3.5.1. UK
      - 7.3.5.1.1. Market size and forecast, by Type
      - 7.3.5.1.2. Market size and forecast, by Interest Rate
      - 7.3.5.1.3. Market size and forecast, by Provider
    - 7.3.5.2. Germany
      - 7.3.5.2.1. Market size and forecast, by Type
      - 7.3.5.2.2. Market size and forecast, by Interest Rate
      - 7.3.5.2.3. Market size and forecast, by Provider
    - 7.3.5.3. France
      - 7.3.5.3.1. Market size and forecast, by Type
      - 7.3.5.3.2. Market size and forecast, by Interest Rate
      - 7.3.5.3.3. Market size and forecast, by Provider
    - 7.3.5.4. Italy
      - 7.3.5.4.1. Market size and forecast, by Type
      - 7.3.5.4.2. Market size and forecast, by Interest Rate
      - 7.3.5.4.3. Market size and forecast, by Provider
    - 7.3.5.5. Spain
      - 7.3.5.5.1. Market size and forecast, by Type
      - 7.3.5.5.2. Market size and forecast, by Interest Rate

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

- 7.3.5.5.3. Market size and forecast, by Provider
- 7.3.5.6. Rest of Europe
  - 7.3.5.6.1. Market size and forecast, by Type
  - 7.3.5.6.2. Market size and forecast, by Interest Rate
  - 7.3.5.6.3. Market size and forecast, by Provider
- 7.4. Asia-Pacific
  - 7.4.1. Key market trends, growth factors and opportunities
  - 7.4.2. Market size and forecast, by Type
  - 7.4.3. Market size and forecast, by Interest Rate
  - 7.4.4. Market size and forecast, by Provider
  - 7.4.5. Market size and forecast, by country
    - 7.4.5.1. China
      - 7.4.5.1.1. Market size and forecast, by Type
      - 7.4.5.1.2. Market size and forecast, by Interest Rate
      - 7.4.5.1.3. Market size and forecast, by Provider
    - 7.4.5.2. Japan
      - 7.4.5.2.1. Market size and forecast, by Type
      - 7.4.5.2.2. Market size and forecast, by Interest Rate
      - 7.4.5.2.3. Market size and forecast, by Provider
    - 7.4.5.3. India
      - 7.4.5.3.1. Market size and forecast, by Type
      - 7.4.5.3.2. Market size and forecast, by Interest Rate
      - 7.4.5.3.3. Market size and forecast, by Provider
    - 7.4.5.4. Australia
      - 7.4.5.4.1. Market size and forecast, by Type
      - 7.4.5.4.2. Market size and forecast, by Interest Rate
      - 7.4.5.4.3. Market size and forecast, by Provider
    - 7.4.5.5. South Korea
      - 7.4.5.5.1. Market size and forecast, by Type
      - 7.4.5.5.2. Market size and forecast, by Interest Rate
      - 7.4.5.5.3. Market size and forecast, by Provider
    - 7.4.5.6. Rest of Asia-Pacific
      - 7.4.5.6.1. Market size and forecast, by Type
      - 7.4.5.6.2. Market size and forecast, by Interest Rate
      - 7.4.5.6.3. Market size and forecast, by Provider
- 7.5. LAMEA
  - 7.5.1. Key market trends, growth factors and opportunities
  - 7.5.2. Market size and forecast, by Type
  - 7.5.3. Market size and forecast, by Interest Rate
  - 7.5.4. Market size and forecast, by Provider
  - 7.5.5. Market size and forecast, by country
    - 7.5.5.1. Latin America
      - 7.5.5.1.1. Market size and forecast, by Type
      - 7.5.5.1.2. Market size and forecast, by Interest Rate
      - 7.5.5.1.3. Market size and forecast, by Provider
    - 7.5.5.2. Middle East
      - 7.5.5.2.1. Market size and forecast, by Type

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

- 7.5.5.2.2. Market size and forecast, by Interest Rate
- 7.5.5.2.3. Market size and forecast, by Provider
- 7.5.5.3. Africa
  - 7.5.5.3.1. Market size and forecast, by Type
  - 7.5.5.3.2. Market size and forecast, by Interest Rate
  - 7.5.5.3.3. Market size and forecast, by Provider

## CHAPTER 8: COMPETITIVE LANDSCAPE

- 8.1. Introduction
- 8.2. Top winning strategies
- 8.3. Product mapping of top 10 player
- 8.4. Competitive dashboard
- 8.5. Competitive heatmap
- 8.6. Top player positioning, 2022

## CHAPTER 9: COMPANY PROFILES

- 9.1. IPFS Corporation
  - 9.1.1. Company overview
  - 9.1.2. Key executives
  - 9.1.3. Company snapshot
  - 9.1.4. Operating business segments
  - 9.1.5. Product portfolio
  - 9.1.6. Key strategic moves and developments
- 9.2. Lincoln National Corporation
  - 9.2.1. Company overview
  - 9.2.2. Key executives
  - 9.2.3. Company snapshot
  - 9.2.4. Operating business segments
  - 9.2.5. Product portfolio
  - 9.2.6. Business performance
- 9.3. AFCO Credit Corporation
  - 9.3.1. Company overview
  - 9.3.2. Key executives
  - 9.3.3. Company snapshot
  - 9.3.4. Operating business segments
  - 9.3.5. Product portfolio
  - 9.3.6. Key strategic moves and developments
- 9.4. Agile Premium Finance
  - 9.4.1. Company overview
  - 9.4.2. Key executives
  - 9.4.3. Company snapshot
  - 9.4.4. Operating business segments
  - 9.4.5. Product portfolio
  - 9.4.6. Key strategic moves and developments
- 9.5. ARI Financial Group
  - 9.5.1. Company overview
  - 9.5.2. Key executives
  - 9.5.3. Company snapshot
  - 9.5.4. Operating business segments

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

- 9.5.5. Product portfolio
- 9.6. US Premium Finance
  - 9.6.1. Company overview
  - 9.6.2. Key executives
  - 9.6.3. Company snapshot
  - 9.6.4. Operating business segments
  - 9.6.5. Product portfolio
  - 9.6.6. Business performance
- 9.7. Byline Bank
  - 9.7.1. Company overview
  - 9.7.2. Key executives
  - 9.7.3. Company snapshot
  - 9.7.4. Operating business segments
  - 9.7.5. Product portfolio
  - 9.7.6. Business performance
- 9.8. Capital for Life
  - 9.8.1. Company overview
  - 9.8.2. Key executives
  - 9.8.3. Company snapshot
  - 9.8.4. Operating business segments
  - 9.8.5. Product portfolio
- 9.9. Valley National Bancorp
  - 9.9.1. Company overview
  - 9.9.2. Key executives
  - 9.9.3. Company snapshot
  - 9.9.4. Operating business segments
  - 9.9.5. Product portfolio
  - 9.9.6. Business performance
- 9.10. JPMorgan Chase & Co.
  - 9.10.1. Company overview
  - 9.10.2. Key executives
  - 9.10.3. Company snapshot
  - 9.10.4. Operating business segments
  - 9.10.5. Product portfolio
  - 9.10.6. Business performance

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

**Premium Finance Market By Type (Life Insurance, Non-life Insurance), By Interest Rate (Fixed Interest Rate, Floating Interest Rate), By Provider (Banks, NBFCs, Others): Global Opportunity Analysis and Industry Forecast, 2023-2032**

Market Report | 2023-10-01 | 235 pages | Allied Market Research

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

**ORDER FORM:**

| Select license | License               | Price     |
|----------------|-----------------------|-----------|
|                | Cloud Access License  | \$3456.00 |
|                | Business User License | \$5730.00 |
|                | Enterprise License    | \$9600.00 |
|                |                       | VAT       |
|                |                       | Total     |

\*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

\*\* VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

|               |                      |                               |   |
|---------------|----------------------|-------------------------------|---|
| Email*        | <input type="text"/> | Phone*                        | <input type="text"/>                    |
| First Name*   | <input type="text"/> | Last Name*                    | <input type="text"/>                    |
| Job title*    | <input type="text"/> |                               |   |
| Company Name* | <input type="text"/> | EU Vat / Tax ID / NIP number* | <input type="text"/>                    |
| Address*      | <input type="text"/> | City*                         | <input type="text"/>                    |
| Zip Code*     | <input type="text"/> | Country*                      | <input type="text"/>                    |
|               |                      | Date                          | <input type="text" value="2026-03-03"/> |

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Signature

An empty rectangular box with a thin black border, intended for a signature.