

Umbrella Insurance Market By Coverage (Bodily Injury, Property Damage, Personal Liability, Lawsuit), By Distribution Channel (Insurance Agents and Brokers, Direct Response, Banks, Others), By End User (Personal, Business): Global Opportunity Analysis and Industry Forecast, 2021-2031

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Report description:

An umbrella insurance provides additional liability insurance coverage that exceeds the limits of the insureds homeowners, auto, and watercraft insurance policies. It adds an extra level of protection to those at risk of being sued for damage to other people's property or injuries caused by an accident. It also protects from libel, vandalism, slander and invasion of privacy. Moreover, umbrella insurance policies are most beneficial for high-net-worth individuals that own a large number of assets and are at a high risk of being sued. Small businesses also use umbrella insurance to protect themselves from potential monetary damages resulting from claims.

The demand for umbrella insurance service is on an increase due to rise in consumer awareness amongst the people. There is a rise in the demand for umbrella insurance due to massive increase in natural hazards and loss by theft in developing countries. In addition, ease in settling claims and umbrella insurance minimizes the business risk. This is driving the growth of the market. However, lack of knowledge about umbrella insurance policies and surge in fraudulent activities have emerged as key industry problems. On the contrary, technological advancement in the field of insurance is projected to provide opportunities for the umbrella insurance market growth.

The umbrella insurance market is segmented on the basis of coverage, distribution channel, and end user. By coverage, it is divided into bodily injury, property damage, personal liability and lawsuit. By distribution channel, it is classified into insurance agents, direct response, banks and others. By end user, it is bifurcated into personal and business. By region, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The report analyzes the profiles of key players operating in the Umbrella insurance service market such as CAN, GEICO, Insureon, NerdWallet, Nationwide, Progressive Casualty Insurance Company, Tata AIG General Insurance Company Limited, The Hartford

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and Travelers. These players have adopted various strategies to increase their market penetration and strengthen their position in the umbrella insurance market share.

Key benefits for stakeholders

-The study provides in-depth analysis of the global umbrella insurance market along with the current & future trends to illustrate the imminent investment pockets.

-Information about key drivers, restrains, & opportunities and their impact analysis on the global umbrella insurance market size are provided in the report.

-Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the industry.

-The quantitative analysis of the global umbrella insurance market from 2022 to 2031 is provided to determine the market potential.

Key Market Segments

By Coverage

- Bodily Injury
- Property Damage
- Personal Liability
- Lawsuit

By Distribution Channel

- Insurance Agents and Brokers
- Direct Response
- Banks
- Others

By End User

- Personal
- Business

By Region

- North America
- U.S.
- Canada
- 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

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- Progressive Casualty Insurance Company
- The Hartford
- Travelers
- Nationwide
- NerdWallet
- CNA
- GEICO
- Farmers
- Insureon
- Tata AIG General Insurance Company Limited

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