

## **Insurance Brokerage Market Size and Share Outlook - Forecast Trends and Growth Analysis Report 2025-2034**

Market Report | 2025-06-29 | 182 pages | EMR Inc.

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### **Report description:**

The global insurance brokerage market reached approximately USD 287.90 Billion in 2024. The market is further projected to grow at a CAGR of 7.30% between 2025-2034, reaching a value of USD 582.42 Billion by 2034. The insurance brokerage market is expanding at a fast pace as custom insurance solutions are becoming highly popular. These have fueled further demand in the market. Insurance brokers provide both organizations and consumers with specific insurance products, customizing them where necessary and meeting an enormous range of coverage. Now, these are intended for both individual and corporate use. Hence, as per the market research, there are many segments of insurance products, including health, property, life, and commercial insurance. Furthermore, the modern insurance policy, with ever-increasing levels of complexity, combined with regulatory needs, propels the demand for expert guidance in terms of selecting the right insurance coverage. As technology continues to advance, online platforms have emerged as a major driver in changing the market for insurance brokerage. These channels have enabled the comparison of several insurance products and have speed up the policy purchase process.

### **Insurance Brokerage Market Trends**

The insurance industry is expected to increase with a steady demand due to new opportunities brought about by growing economies. Expanding industries, increasing disposable incomes, and growing awareness of risks are some of the main factors driving the growth of the insurance industry. The insurance brokerage market is set to grow in the future as a greater number of individuals and companies opt for trustworthy insurance protection. Hence, a growing dependency on digital platforms to improve accessibility is a key trend in the insurance market.

The insurance brokerage market observes major transformation by digital innovation, wherein brokers have focused on utility-based solutions. Real-time quotes and data-driven insights are provided by Artificial Intelligence enabled tools and platforms for brokers to formulate more personalized insurance solutions. Simplified claims processes are also elevating customer satisfaction. The demand for digitization of insurance brokerage services from younger generations, due to increasing digitization

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comforts, positioning them well in further hastening the shift of the industry towards increasing automation and efficiency.

The market for insurance brokerage services is changing with increased regulations that have increasingly compelled greater compliance efforts. Brokers have to keep up with intricate regulatory structures to maintain industry standards while making precise policy suggestions. With heightened regulatory scrutiny, insurance professionals are making specialized knowledge investments to better navigate compliance issues. As regulatory needs evolve, brokers increasingly lead the way in toggle clients against policy options and secure full compliance with the updated insurance acts and industry-specific guidelines.

The insurance brokerage market growth facilitates a changing demand for customized policies placed on specific client demands. Special extents of insurance coverage are required by firms and individuals, including environmental liability coverage, to address specific industrial risks. Insurance brokers use their expertise to cater to these specialized services, thereby ensuring that the policies received by clients meet their individual requirements. This growing trend creates essential conditions under which the market is finding an incremental need for further specialized services with comprehensive protections along with customization to mitigate subsequent emergent risks.

### Insurance Insights

The life insurance segment of the insurance brokerage market is growing steadily as a result of increasing demand from end-consumers for standard policies backed with special features. Contributing to the demand for life assurance are the escalating financial security awareness levels and the disposable incomes of consumers. Brokers play a huge role in helping clients navigate their options within each of the ranges of policies so that proper coverage would be secured for family members. Additionally, representation and assessment of risk through AI are allowing insurance companies to be more flexible and personalized in dedicating solutions towards life insurance, which has relatively larger possibilities for widening their consumer market.

Property and casualty insurance is continuing its growth as both businesses and individuals seek an insurance product to cover losses incurred from accidents, natural disasters, and liabilities. Increasing climate-related risks and regulatory requirements have heightened the need for increased insurance. These brokers provide custom policies that address challenges specific in nature with regard to the industry, including commercial property damage and liability claims. Advanced insurance analytics and AI-based underwriting processes help insurers better accurately assess risks. Given that businesses are expected to prioritize risk management strategies, continued growth in this subsegment is expected to be seen in the insurance brokerage space.

### Brokerage Insights

Property and casualty insurance is expected to be a growing segment due to the efforts of brokers to connect individuals and small businesses seeking customized insurance solutions with insurers. These brokers bring an element of direct consultation, which allows them to help clients in different aspects of complicated policy choice in their selection of health, auto, home, and life insurance. In response to the emerging digital technologies, retail brokerage companies have begun to make use of AI-powered tools for providing instant quotes and policy comparisons. Increased demand for personalized coverage among consumers continues to promote growth in this segment.

Wholesale brokerage segment is growing at a rapid speed with intermediary brokers placing specialized and niche policies for high-hazard industries and complicated insurance needs. These connect in-between insurers and retail brokers in order to give them access to specialized services. With the growth of such industries as cybersecurity, construction, and environmental liability, demand for wholesale broker services is poised for growth. Coupled with this, the evolution of insurance risks and the need for specific, high-limit policies provides further impetus for increasing growth in the segment.

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## End Use Insights

The individual segment of the insurance brokerage market is gaining prominence as customers are looking for bespoke policies to secure their finances and protect against risk. Customers are increasingly informed about life, home, auto, and health insurance, attracting them toward brokers who can help them select proper coverage. Digital platforms have also made it easier to compare policies and purchase them, resulting in the additional liquidity of the insurance industry. In addition, evolving lifestyle trends, growing economic employment, and remote work are causing demand for flexible insurance options built to meet personal and professional needs.

On the corporate end, demand is growing at an ambitious rate as companies are paying attention to risk mitigation strategies. Businesses across industries need full insurance solutions, including employee benefits, property, and liability coverage. Insurance brokers help identify business risks, customize policies to meet business requirements, and mediate disputes between insurance managers and corporate risk managers. The demand for the corporate insurance brokerage market keeps on burgeoning as a result of the increased need for specialist business insurance solutions to handle climate risks, growing cybersecurity threats, and shifting regulatory environments.

## Regional Insights

### North America Insurance Brokerage Market Trends

North America is the leading insurance brokerage region, with a factually sound financial background, large penetration of business in insurance, and the need for specialization of coverage. Advanced digital brokerage platform, AI-based policy recommendations, and strong regulatory frameworks add to the regional growth. Rising cybersecurity threats and climate risks have further stimulated demand for property, casualty, and liability insurance. Also, further market growth is fueled by growing awareness of retirement planning and health insurance. The existence of large brokerage firms guarantees innovation and expansion in the region.

### U.S. Insurance Brokerage Market Trends

The largest insurance brokerage market is found in the U.S., where growth is assisted by increased demand for customized policies and the sector's digital transformation. Customer experience is enhanced by advanced analytics, AI-powered underwriting, and real-time quoting. Growth areas include health and cyber insurance, with strong demand from businesses and individuals seeking substantial risk protection. Similarly, rising regulatory requirements and compliance needs are reshaping brokerage operations, forcing innovation in policy structuring. The emergence of insurtech firms and online brokerage platforms continues to alter the U.S. insurance market.

### Europe Insurance Brokerage Market Trends

The European insurance brokerage market is growing as the regulations in other regions are evolving, risk awareness increases, and demand for specialty coverage keeps on growing. Implementation of strong compliance requirements, such as GDPR and Solvency II, has driven brokers toward transparency and efficiency. Businesses seek tailored policies that offer protection against cybersecurity, climate risks, and liability. Besides, digital platforms make policy comparison and brokerage services easy. Sustainability afterthoughts and ESG considerations coupled with this demand will be the key driving forces behind market trends in Europe.

### Asia Pacific Insurance Brokerage Market Trends

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Key countries driving demographic change in the Asia Pacific insurance brokerage market will be China, India, and Japan, where demand for health, life, and commercial insurances is surging. Demand will also be driven by increased accessibility to insurance brokerage platforms through digital means. With increased government initiatives to support the penetration of insurance, regulation is expected to also create ingredients that will keep market growth at speed. The increasing need for property and commercial insurance, mainly in disaster-prone regions, will continue to drive demand.

#### Latin America Insurance Brokerage Market Trends

The Latin American insurance brokerage market is growing with the increasing penetration of insurance across the region. Economic growth, a steadily growing middle-class, as well as government initiatives promoting insurance awareness are major contributors of the market growth. Higher demand for health, life and auto insurances in countries like Brazil, Mexico and Argentina is also projected in the coming years. Further, digital transformation is also reshaping the landscape of the brokerage industry whereby insurtech companies are opening territory for a much easier solution for insurance. On the other hand, enabling regulations and economic volatility in certain countries hold extreme pressure on expansion within the region.

#### Middle East and Africa Insurance Brokerage Market Trends

Strengthening economic growth, infrastructure projects, and rising insurance awareness are driving up the demand for insurance brokerage in the Middle East & Africa. The United Arab Emirates, Kingdom of Saudi Arabia, and South Africa are core key markets, where health, life, and property insurance are increasingly becoming adopted. Meanwhile, several countries that have low insurance penetration are expected to be the spaces for brokers to grow. Government initiatives and reforms within the sector have indeed been putting pressure on enhancing transparency within the service which also underpins the growth within this brokerage service in the region.

#### Key Insurance Brokerage Company Insights

The landscape of the insurance brokerage market is highly competitive. Firms are continuously innovating as per the changing needs of consumers. Major brokerage companies are looking into expanding their service portfolios by digital transformation and client empowerment via AI computing analytics and automatic underwriting processes. As these companies strengthen their market presence to expand their global horizons, they are increasingly seeking for mergers, acquisitions, or strategic partnerships.

#### Brown & Brown, Inc.

Brown & Brown, Inc., headquartered in Florida, United States, is one of the leading insurance brokerage firms that specialises in risk management. The company provides risk management solutions to their clients for preserving and protecting their assets.

#### Willis Towers Watson plc

Willis Towers Watson plc, headquartered in London, United Kingdom, is a multinational company that provides insurance services. The company also specialises in financial service consulting, pension administration, risk management, and institutional investment, among others.

#### Marsh LLC

Marsh LLC, headquartered in New York, United States, is one of the leading risk advisors and insurance brokers. The company serves individual and commercial clients through advisory services and data driven risk solutions. The company also specialises in

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international insurance management and risk consulting, among others.

## Recent Developments

February 2025

At an enterprise valuation of Rs 455 crore, Samara Capital purchased a 100% share in Aditya Birla Insurance Brokers alongside partners Norwest Venture Partners, Creador, and seasoned businessman Sanjay Radhakrishnan. The company has changed its name to Edme Insurance Brokers, and its new promoters want to make it the first international insurance broker in India.

December 2024

In order to assist companies in implementing affordable alternative risk solutions and addressing the growing disparity between insured and uninsured losses, independent insurance broker Lockton introduced its new Global Parametric Insurance Practice.

November 2024

After 21 years of operation, Alliance Insurance Brokers Pvt Ltd diversified into new industries, including M&A, renewable energy, aquaculture, and aviation. The company insures about 4,000 clients and covers about 20 to 22 major areas.

November 2024

One of the top insurance broking companies in India, Ideal Insurance, launched an insurance distribution platform in collaboration with the insurtech platform Riskcovry, changing its operations from conventional, offline procedures to a wholly digital, customer-focused strategy. Real-time business tracking is made possible by the platform's powerful MIS and reporting features, and optimized processes greatly lower operational errors and human labor.

October 2024

Independent insurance broker Lockton received regulatory approval from the Insurance Regulatory and Development Authority of India (IRDAI) to acquire Arihant Insurance Broking Services Limited. Lockton's plan to increase its presence in important emerging markets is in line with its planned entry into the Indian market.

October 2024

With the introduction of an insurance brokerage service, WTW announced the growth of its Corporate Risk & Broking (CRB) division in Japan. Under the name WTW Broker Japan Co. Ltd., the new service will provide wholesale facultative reinsurance placement services to partner brokers or agencies in Japan in addition to insurance solutions for commercial clients.

## Key Insurance Brokerage Companies:

- ? Brown & Brown, Inc.
- ? Willis Towers Watson plc
- ? Marsh LLC
- ? Truist Insurance Holdings
- ? HUB International Limited
- ? USI Insurance Services

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- ? Lockton Inc.
- ? Aon plc
- ? Arthur J. Gallagher & Co.
- ? The Segal Group, Inc.
- ? Marsh & McLennan Companies, Inc.
- ? Edgewood Partners Insurance Center (EPIC)
- ? Alliant Insurance Services
- ? Others

#### Global Insurance Brokerage Market Report Segmentation

The study on the global insurance brokerage market delivers detailed analysis on regional-level perspective depending on specific contemporary industry trends. It considers various segments, such as insurance insights, brokerage insights, end use insights, and regional insights. By assessing all these segments, this report presents a thorough discussion of market growth drivers, regulations, and emerging opportunities observed in the market.

#### Brokerage Outlook (Revenue, Billion, 2025-2034)

- ? Retail
- ? Wholesale

#### Insurance Outlook (Revenue, Billion, 2025-2034)

- ? Life Insurance
- ? Property and Casualty Insurance

#### End Use Outlook (Revenue, Billion, 2025-2034)

- ? Individual
- ? Corporate

#### Region Outlook (Revenue, Billion, 2025-2034)

- ? North America
  - ??? United States of America
  - ??? Canada

- ? Europe
  - ??? United Kingdom
  - ??? Germany
  - ??? France
  - ??? Italy
  - ??? Others

- ? Asia Pacific
  - ??? China
  - ??? Japan

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??? India  
??? ASEAN  
??? Australia  
??? Others

? Latin America  
??? Brazil  
??? Argentina  
??? Mexico  
??? Others

? Middle East and Africa

??? Saudi Arabia  
??? United Arab Emirates  
??? Nigeria  
??? South Africa  
??? Others

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