

**Renters Insurance Market By Coverage Type (Liability coverage, Personal Property Coverage, Others), By Application (Residential, Commercial), By Distribution Channel (Agents and Broker, Bancassurance, Others): Global Opportunity Analysis and Industry Forecast, 2024 - 2034**

Market Report | 2025-05-01 | 281 pages | Allied Market Research

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**Report description:**

The renters insurance market was valued at \$74,021.4 million in 2024 and is estimated to reach \$158,063.3 million by 2034, exhibiting a CAGR of 7.6% from 2025 to 2034.??

?

Renters insurance provides financial protection to individuals renting a home or apartment by covering personal property damage, liability, and additional living expenses in case of unforeseen events such as fire, theft, or natural disasters. Unlike homeowners insurance, renters insurance does not cover the structure of the building, however, focuses on the renter's belongings and liability. This form of insurance has gained traction due to increase in number of renters globally, especially among millennials and urban dwellers. The market has expanded with the entry of insurtech startups offering affordable and customizable digital insurance solutions.?

Surge in the global rental population, especially in urban areas where homeownership is increasingly unaffordable, significantly drives the growth of the renters insurance market. Rise in awareness among renters about the importance of protecting personal property and liability coverage further fuels demand. In addition, the growth of the digital economy and technological advancements in the insurance industry have made it easier for consumers to compare, purchase, and manage policies online. Personalized product offerings and the availability of instant claims processing and digital documentation further contribute to the rising adoption. Furthermore, landlords and property managers increasingly mandate renters insurance, pushing more tenants to secure coverage.?

However, several factors hinder market expansion. A significant proportion of renters remain unaware of the benefits of renters insurance, especially in developing economies. Moreover, there is a prevailing misconception that landlords' insurance covers

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tenants' belongings, which limits policy uptake. Price sensitivity, especially among low-income renters, and skepticism about claim settlement processes also pose challenges. In some regions, lack of digital infrastructure or trust in online platforms slows the growth of digital distribution channels.?

On the other hand, the evolution of insurtech and the integration of technologies such as artificial intelligence, machine learning, and big data analytics present lucrative opportunities for market players. These innovations enhance customer experience by streamlining underwriting and claims processing. Moreover, partnerships between insurance providers and property management companies or fintech platforms can expand reach. Emerging economies with rising rental markets offer untapped potential, especially when paired with educational initiatives to increase awareness about renters insurance and its value. For instance, in 2024, State Farm implemented significant rate increases for renters insurance policies in California, citing the need to stabilize its financial position amid rising insurance costs and wildfire-related losses. These adjustments affected approximately 30,000 customers and were part of a broader strategy to maintain operational viability in high-risk areas.?

Segment Review??

The renters insurance market is segmented on the basis of coverage type, application, distribution channel, and region. By coverage type, it is segregated into personal property coverage, liability coverage, and others. By application, it is divided into residential and commercial. By distribution channel, it is classified into agents & broker, bancassurance, and others. By region, the market is studied across North America, Europe, Asia-Pacific, and LAMEA.??

Key Findings??

By coverage type, the personal property coverage segment accounted for the largest share in 2024.?

On the basis of application, the residential segment dominated the renters insurance market in 2024.?

By distribution channel, the agents & broker segment accounted for the largest market share in 2023.?

Region-wise, North America generated the highest revenue in 2024.?

Competition Analysis??

The market players operating in the renters insurance market are TD Insurance, State Farm Mutual Automobile Insurance Company, Allstate Insurance Company, Liberty Mutual Insurance Company, The Travelers Companies, Inc., Nationwide Mutual Insurance Company, Progressive Casualty Insurance Company, GEICO, Erie Indemnity Co., Farmers Group, Inc., USAA Insurance Group, Root Inc., Hippo Enterprises Inc., Kin Insurance Technology Hub, LLC., Assurant Inc., American Modern Insurance Group, The Hartford Insurance Group, Inc., Chubb Limited, Lemonade, Inc., and Westfield Insurance. These major players have adopted various key development strategies such as business expansion, new product launches, and partnerships, which help to drive the growth of the renters insurance market.?

Key Benefits For Stakeholders

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the renters insurance market analysis from 2024 to 2034 to identify the prevailing renters insurance market opportunities.

The market research is offered along with information related to key drivers, restraints, and opportunities.

Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders make profit-oriented business decisions and strengthen their supplier-buyer network.

In-depth analysis of the renters insurance market segmentation assists to determine the prevailing market opportunities.

Major countries in each region are mapped according to their revenue contribution to the global market.

Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.

The report includes the analysis of the regional as well as global renters insurance market trends, key players, market segments, application areas, and market growth strategies.

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- Additional country or region analysis- market size and forecast
- Brands Share Analysis
- Criss-cross segment analysis- market size and forecast
- Expanded list for Company Profiles
- Historic market data
- List of customers/consumers/raw material suppliers- value chain analysis
- SWOT Analysis

Key Market Segments

By Coverage Type

- Liability coverage
- Personal Property Coverage
- Others

By Application

- Residential
- Commerical

By Distribution Channel

- Agents and Broker
- Bancassurance
- Others

By Region

- North America
- U.S.
- Canada
- Europe
- UK
- Germany
- France
- Italy

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- Rest of Asia-Pacific
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- Latin America
- Middle East
- Africa
- Key Market Players
- TD Insurance
- Allstate Insurance Company
- Liberty Mutual Insurance Company
- The Travelers Companies, Inc.
- Progressive Casualty Insurance Company
- GEICO
- Farmers Group, Inc.
- USAA Insurance Group
- Hippo Enterprises Inc.
- Assurant Inc.
- American Modern Insurance Group
- Chubb Limited
- Lemonade, Inc.
- Westfield Insurance
- State Farm Mutual Automobile Insurance Company
- Nationwide Mutual Insurance Company
- Erie Indemnity Co.
- Root Inc.
- Kin Insurance Technology Hub, LLC.
- The Hartford Insurance Group, Inc.

## **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

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- 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
  - 3.3.1. Moderate to high bargaining power of suppliers
  - 3.3.2. Moderate to high threat of new entrants
  - 3.3.3. Low to high threat of substitutes
  - 3.3.4. Moderate to high intensity of rivalry
  - 3.3.5. Moderate to high bargaining power of buyers
- 3.4. Market dynamics
  - 3.4.1. Drivers
    - 3.4.1.1. Increased Landlord Requirements for Renters Insurance
    - 3.4.1.2. Growing Millennial and Gen Z Renter Population
  - 3.4.2. Restraints
    - 3.4.2.1. Lack of Awareness and Understanding about Renters Insurance
    - 3.4.2.2. Limited Disposable Income in Lower-Income Renter Segments
  - 3.4.3. Opportunities
    - 3.4.3.1. AI And IoT Integration for Proactive Risk Management and Pricing

#### CHAPTER 4: RENTERS INSURANCE MARKET, BY COVERAGE TYPE

- 4.1. Overview
  - 4.1.1. Market size and forecast
- 4.2. Liability coverage
  - 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. Personal Property Coverage
  - 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
- 4.4. Others
  - 4.4.1. Key market trends, growth factors and opportunities
  - 4.4.2. Market size and forecast, by region
  - 4.4.3. Market share analysis by country

#### CHAPTER 5: RENTERS INSURANCE MARKET, BY APPLICATION

- 5.1. Overview
  - 5.1.1. Market size and forecast
- 5.2. Residential
  - 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. Commercial
  - 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: RENTERS INSURANCE MARKET, BY DISTRIBUTION CHANNEL

- 6.1. Overview

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- 6.1.1. Market size and forecast
- 6.2. Agents and Broker
  - 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. Bancassurance
  - 6.3.1. Key market trends, growth factors and opportunities
  - 6.3.2. Market size and forecast, by region
  - 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: RENTERS INSURANCE 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 Coverage Type
  - 7.2.3. Market size and forecast, by Application
  - 7.2.4. Market size and forecast, by Distribution Channel
  - 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 Coverage Type
      - 7.2.5.1.2. Market size and forecast, by Application
      - 7.2.5.1.3. Market size and forecast, by Distribution Channel
    - 7.2.5.2. Canada
      - 7.2.5.2.1. Market size and forecast, by Coverage Type
      - 7.2.5.2.2. Market size and forecast, by Application
      - 7.2.5.2.3. Market size and forecast, by Distribution Channel
- 7.3. Europe
  - 7.3.1. Key market trends, growth factors and opportunities
  - 7.3.2. Market size and forecast, by Coverage Type
  - 7.3.3. Market size and forecast, by Application
  - 7.3.4. Market size and forecast, by Distribution Channel
  - 7.3.5. Market size and forecast, by country
    - 7.3.5.1. UK
      - 7.3.5.1.1. Market size and forecast, by Coverage Type
      - 7.3.5.1.2. Market size and forecast, by Application
      - 7.3.5.1.3. Market size and forecast, by Distribution Channel
    - 7.3.5.2. Germany
      - 7.3.5.2.1. Market size and forecast, by Coverage Type
      - 7.3.5.2.2. Market size and forecast, by Application
      - 7.3.5.2.3. Market size and forecast, by Distribution Channel
    - 7.3.5.3. France
      - 7.3.5.3.1. Market size and forecast, by Coverage Type
      - 7.3.5.3.2. Market size and forecast, by Application

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- 7.3.5.3.3. Market size and forecast, by Distribution Channel
- 7.3.5.4. Italy
  - 7.3.5.4.1. Market size and forecast, by Coverage Type
  - 7.3.5.4.2. Market size and forecast, by Application
  - 7.3.5.4.3. Market size and forecast, by Distribution Channel
- 7.3.5.5. Spain
  - 7.3.5.5.1. Market size and forecast, by Coverage Type
  - 7.3.5.5.2. Market size and forecast, by Application
  - 7.3.5.5.3. Market size and forecast, by Distribution Channel
- 7.3.5.6. Rest of Europe
  - 7.3.5.6.1. Market size and forecast, by Coverage Type
  - 7.3.5.6.2. Market size and forecast, by Application
  - 7.3.5.6.3. Market size and forecast, by Distribution Channel
- 7.4. Asia-Pacific
  - 7.4.1. Key market trends, growth factors and opportunities
  - 7.4.2. Market size and forecast, by Coverage Type
  - 7.4.3. Market size and forecast, by Application
  - 7.4.4. Market size and forecast, by Distribution Channel
  - 7.4.5. Market size and forecast, by country
    - 7.4.5.1. China
      - 7.4.5.1.1. Market size and forecast, by Coverage Type
      - 7.4.5.1.2. Market size and forecast, by Application
      - 7.4.5.1.3. Market size and forecast, by Distribution Channel
    - 7.4.5.2. Japan
      - 7.4.5.2.1. Market size and forecast, by Coverage Type
      - 7.4.5.2.2. Market size and forecast, by Application
      - 7.4.5.2.3. Market size and forecast, by Distribution Channel
    - 7.4.5.3. India
      - 7.4.5.3.1. Market size and forecast, by Coverage Type
      - 7.4.5.3.2. Market size and forecast, by Application
      - 7.4.5.3.3. Market size and forecast, by Distribution Channel
    - 7.4.5.4. Australia
      - 7.4.5.4.1. Market size and forecast, by Coverage Type
      - 7.4.5.4.2. Market size and forecast, by Application
      - 7.4.5.4.3. Market size and forecast, by Distribution Channel
    - 7.4.5.5. South Korea
      - 7.4.5.5.1. Market size and forecast, by Coverage Type
      - 7.4.5.5.2. Market size and forecast, by Application
      - 7.4.5.5.3. Market size and forecast, by Distribution Channel
    - 7.4.5.6. Rest of Asia-Pacific
      - 7.4.5.6.1. Market size and forecast, by Coverage Type
      - 7.4.5.6.2. Market size and forecast, by Application
      - 7.4.5.6.3. Market size and forecast, by Distribution Channel
- 7.5. LAMEA
  - 7.5.1. Key market trends, growth factors and opportunities
  - 7.5.2. Market size and forecast, by Coverage Type
  - 7.5.3. Market size and forecast, by Application

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- 7.5.4. Market size and forecast, by Distribution Channel
- 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 Coverage Type
    - 7.5.5.1.2. Market size and forecast, by Application
    - 7.5.5.1.3. Market size and forecast, by Distribution Channel
  - 7.5.5.2. Middle East
    - 7.5.5.2.1. Market size and forecast, by Coverage Type
    - 7.5.5.2.2. Market size and forecast, by Application
    - 7.5.5.2.3. Market size and forecast, by Distribution Channel
  - 7.5.5.3. Africa
    - 7.5.5.3.1. Market size and forecast, by Coverage Type
    - 7.5.5.3.2. Market size and forecast, by Application
    - 7.5.5.3.3. Market size and forecast, by Distribution Channel

## 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, 2024

## CHAPTER 9: COMPANY PROFILES

- 9.1. State Farm Mutual Automobile Insurance Company
  - 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
- 9.2. Erie Indemnity Co.
  - 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. Allstate Insurance Company
  - 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. Business performance
- 9.4. Assurant Inc.
  - 9.4.1. Company overview
  - 9.4.2. Key executives
  - 9.4.3. Company snapshot
  - 9.4.4. Operating business segments

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- 9.4.5. Product portfolio
- 9.4.6. Business performance
- 9.4.7. Key strategic moves and developments
- 9.5. Liberty Mutual Insurance Company
  - 9.5.1. Company overview
  - 9.5.2. Key executives
  - 9.5.3. Company snapshot
  - 9.5.4. Operating business segments
  - 9.5.5. Product portfolio
  - 9.5.6. Business performance
- 9.6. Farmers Group, Inc.
  - 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
- 9.7. USAA Insurance Group
  - 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. The Travelers Companies, Inc.
  - 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
  - 9.8.6. Business performance
- 9.9. Nationwide Mutual Insurance Company
  - 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
- 9.10. The Hartford Insurance Group, Inc.
  - 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
- 9.11. Chubb Limited
  - 9.11.1. Company overview
  - 9.11.2. Key executives
  - 9.11.3. Company snapshot

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- 9.11.4. Operating business segments
- 9.11.5. Product portfolio
- 9.11.6. Business performance
- 9.11.7. Key strategic moves and developments
- 9.12. Progressive Casualty Insurance Company
  - 9.12.1. Company overview
  - 9.12.2. Key executives
  - 9.12.3. Company snapshot
  - 9.12.4. Operating business segments
  - 9.12.5. Product portfolio
  - 9.12.6. Business performance
- 9.13. Root Inc.
  - 9.13.1. Company overview
  - 9.13.2. Key executives
  - 9.13.3. Company snapshot
  - 9.13.4. Operating business segments
  - 9.13.5. Product portfolio
  - 9.13.6. Business performance
- 9.14. GEICO
  - 9.14.1. Company overview
  - 9.14.2. Key executives
  - 9.14.3. Company snapshot
  - 9.14.4. Operating business segments
  - 9.14.5. Product portfolio
  - 9.14.6. Business performance
- 9.15. Lemonade, Inc.
  - 9.15.1. Company overview
  - 9.15.2. Key executives
  - 9.15.3. Company snapshot
  - 9.15.4. Operating business segments
  - 9.15.5. Product portfolio
  - 9.15.6. Business performance
- 9.16. Hippo Enterprises Inc.
  - 9.16.1. Company overview
  - 9.16.2. Key executives
  - 9.16.3. Company snapshot
  - 9.16.4. Operating business segments
  - 9.16.5. Product portfolio
- 9.17. TD Insurance
  - 9.17.1. Company overview
  - 9.17.2. Key executives
  - 9.17.3. Company snapshot
  - 9.17.4. Operating business segments
  - 9.17.5. Product portfolio
- 9.18. American Modern Insurance Group
  - 9.18.1. Company overview
  - 9.18.2. Key executives

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- 9.18.3. Company snapshot
- 9.18.4. Operating business segments
- 9.18.5. Product portfolio
- 9.19. Westfield Insurance
  - 9.19.1. Company overview
  - 9.19.2. Key executives
  - 9.19.3. Company snapshot
  - 9.19.4. Operating business segments
  - 9.19.5. Product portfolio
- 9.20. Kin Insurance Technology Hub, LLC.
  - 9.20.1. Company overview
  - 9.20.2. Key executives
  - 9.20.3. Company snapshot
  - 9.20.4. Operating business segments
  - 9.20.5. Product portfolio

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