

## **Germany Property And Casualty Insurance - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts (2025 - 2030)**

Market Report | 2025-06-01 | 150 pages | Mordor Intelligence

### **AVAILABLE LICENSES:**

- Single User License \$4750.00
- Team License (1-7 Users) \$5250.00
- Site License \$6500.00
- Corporate License \$8750.00

### **Report description:**

Germany Property And Casualty Insurance Market Analysis

The Germany property and casualty insurance market is valued at USD 95.41 billion in 2025 and is forecast to reach USD 130.10 billion by 2030, expanding at a 6.39% CAGR. The steady climb in the German property and casualty insurance market size mirrors the sector's capacity to raise premiums and tighten underwriting standards amid heavier natural-catastrophe losses, stricter Solvency II capital rules, and new Digital Operational Resilience Act (DORA) mandates that took effect in January 2025. Heightened compliance spending on cybersecurity is pushing carriers to accelerate operating-model redesign, while embedded distribution and API-driven connectivity keep customer-acquisition costs in check. Pricing momentum in property lines continues as severe convective storms and flood events inflate reinsurance costs, yet the German property and casualty insurance market benefits from policy discussions on mandatory natural-hazard cover that could widen its premium base. Technology investments in straight-through underwriting, claims automation, and AI-enabled risk scoring underpin margin protection, allowing larger carriers to offset claims-cost inflation in motor insurance.

Germany Property And Casualty Insurance Market Trends and Insights

Digitalization and API-first insurance ecosystems driving market

API-first architecture is reshaping how players engage customers and partners. ERGO's tie-up with O2 Telefonica rolled out "O2 Care" in August 2024, embedding device insurance directly in mobile bills and unlocking a demographic that prefers digital-native

**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)

transactions. Allianz Direct's single-platform model spans multiple EU markets, enabling real-time pricing, instant policy issuance, and low-touch claims flows. As the German property and casualty insurance market scales API connectivity, incumbents integrate motor telematics, travel, and gadget cover into fintech, mobility, and retail ecosystems, broadening reach without heavy fixed-cost sales networks. BaFin's proportionality approach eases supervisory burdens for innovative pilots while keeping consumer protections intact .

Regulatory reforms (IDD, Solvency II review, ESG disclosures) as driver

The 2024 Solvency II recalibration introduced capital-efficiency levers for long-term infrastructure assets and stricter climate-risk stress testing, steering investment toward renewable-energy projects and low-carbon portfolios. From 2025, the Corporate Sustainability Reporting Directive (CSRD) adds mandatory climate-risk disclosure for large insurers, nudging underwriters to integrate ESG metrics into pricing and reserving. IDD enhancements elevate product-suitability duties, favoring players with digital portals that offer real-time comparisons and personalised guidance. Collectively, these shifts strengthen policyholder protection and channel fresh capital into sustainable German infrastructure, enlarging the Germany property and casualty insurance market over the long term.

Claims-cost inflation (auto-repair parts & labor)

Motor insurers face a squeeze as complex sensors in advanced driver-assistance systems and battery-electric drivetrains lift parts prices and workshop times. The German Insurance Association estimates motor-line outgo could exceed USD 38.15 billion for 2024, eroding underwriting margins. Supply-chain bottlenecks and labour shortages add further strain, prompting mid-single-digit premium hikes across the Germany property and casualty insurance market in 2025. Players with direct-repair networks and AI-guided damage appraisal reduce leakage, cushioning profitability.

Other drivers and restraints analyzed in the detailed report include:

Rise in NatCat losses driving premium growth / Embedded & usage-based coverages in mobility and retail / Data-privacy & GDPR compliance costs /

For complete list of drivers and restraints, kindly check the Table Of Contents.

Segment Analysis

Motor generated 35.9% of Germany property and casualty insurance market share in 2024, underpinned by mandatory third-party liability and the country's 49 million-plus registered vehicles. Yet, claims inflation forces tariff increases, driving consumers to telematics-based products. Specialty Lines, marine, aviation, and engineering, post a 13.42% CAGR, elevating their contribution to the Germany property and casualty insurance market size through 2030 as Germany expands offshore wind, airport modernisation, and semiconductor-fab construction. Insurers with technical-underwriting depth leverage global facultative reinsurance to capture this growth.

Insured sums for homeowners and commercial property benefit from potential compulsory flood cover. General liability persists as a mid-scale segment but grapples with rising social inflation stemming from collective-redress mechanisms. Accident and supplementary health under P&C regulation see renewed demand as employers expand voluntary benefits. Overall, players that blend usage-based motor offers with engineering and cyber-risk packages balance their risk mix across the Germany property and casualty insurance market.

Brokers and independent agents controlled 44.6% of premiums in 2024. Their advisory depth proves critical for industrial fire,

**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)

construction all-risk, and multinational programs, sustaining relevance despite fee compression. Direct & digital channels expand 11.24% annually, powered by API gateways that embed household and mobility coverage in e-commerce journeys. The Germany property and casualty insurance market size for broker-sold products still rises, yet its share will dilute gradually as embedded and affinity partners unlock new micro-ticket volumes.

Multi-access strategies dominate players roadmaps: virtual video-advice blends with chatbot self-service, while in-branch agents focus on life-event reviews. Bancassurance retains steady household-insurance cross-sales via mortgage portfolios. Affinity schemes with utilities and mobility platforms illustrate how the Germany property and casualty insurance market adopts retail pricing disciplines to lower distribution cost ratios.

The Germany Property and Casualty Insurance Market is Segmented by Insurance Type (Motor, Property, General Liability, Speciality Lines, and More), Distribution Channel (Direct and Digital, Agents, Brokers, Banks and More), Customer Type (Personal, Commercial Lines, and More), End-User Industry (Manufacturing, Construction and Real Estate, and More), and Region. The Market Forecasts are Provided in Terms of Value (USD).

List of Companies Covered in this Report:

Allianz SE / Munich Re (ERGO, Great Lakes) / Talanx Group (HDI, Hannover Re) / AXA Konzern AG / R+V Versicherung AG / HUK-Coburg Versicherungsgruppe / Zurich Insurance plc Germany / Generali Deutschland / Gothaer Allgemeine Versicherung AG / DEVK Versicherungen / SIGNAL IDUNA Gruppe / Versicherungskammer Bayern / Provinzial Versicherung AG / ARAG SE / DFV Deutsche Familienversicherung AG / AdmiralDirekt & Luko / Getsafe (Insurtech) / Württembergische Gemeinde-Versicherung (WGV) / VHV Gruppe / Debeka Allgemeine Versicherung /

Additional Benefits:

The market estimate (ME) sheet in Excel format /  
3 months of analyst support /

## **Table of Contents:**

1 Introduction

1.1 Study Assumptions & Market Definition

1.2 Scope of the Study

2 Research Methodology

3 Executive Summary

4 Market Landscape

4.1 Market Overview

4.2 Market Drivers

4.2.1 Digitalization & API-first insurance ecosystems

4.2.2 Regulatory reforms (IDD, Solvency II review, ESG disclosures)

4.2.3 Rise in NatCat losses driving premium growth

4.2.4 Embedded & usage-based coverages in mobility and retail

4.2.5 AI-driven straight-through underwriting efficiencies (under-reported)

4.2.6 Mandatory flood cover debate & public-private pool design (under-reported)

4.3 Market Restraints

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

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

www.scotts-international.com

- 4.3.1 Data-privacy & GDPR compliance costs
- 4.3.2 Claims-cost inflation (auto-repair parts & labour)
- 4.3.3 Thin investment yields pressuring combined ratios (under-reported)
- 4.3.4 Growing cyber-risk aggregation limits re/insurance appetite (under-reported)
- 4.4 Value / Supply-Chain Analysis
- 4.5 Regulatory Landscape
- 4.6 Technological Outlook
- 4.7 Porter's Five Forces
  - 4.7.1 Threat of New Entrants
  - 4.7.2 Bargaining Power of Buyers
  - 4.7.3 Bargaining Power of Suppliers
  - 4.7.4 Threat of Substitutes
  - 4.7.5 Intensity of Competitive Rivalry

## 5 Market Size & Growth Forecasts (Value, USD)

- 5.1 By Insurance Type
  - 5.1.1 Motor
  - 5.1.2 Homeowners / Residential Property
  - 5.1.3 Commercial Property (incl. Fire & Multi-risk)
  - 5.1.4 General Liability
  - 5.1.5 Specialty Lines (Marine, Aviation, Engineering)
  - 5.1.6 Legal Expense
  - 5.1.7 Accident & Health (P&C regulated)
- 5.2 By Distribution Channel
  - 5.2.1 Direct & Digital
  - 5.2.2 Tied Agents
  - 5.2.3 Brokers & Independent Agents
  - 5.2.4 Banks & Bancassurance
  - 5.2.5 Affinity & Embedded Partners
- 5.3 Customer Type
  - 5.3.1 Personal Lines
  - 5.3.2 Commercial & SME
  - 5.3.3 Corporate & Industrial
- 5.4 By End-user Industry
  - 5.4.1 Manufacturing
  - 5.4.2 Construction & Real Estate
  - 5.4.3 Transportation & Logistics
  - 5.4.4 Retail & Wholesale
  - 5.4.5 Professional & Financial Services
  - 5.4.6 Public Sector & Utilities
- 5.5 By Region
  - 5.5.1 Norddeutschland
  - 5.5.2 Ostdeutschland
  - 5.5.3 Westdeutschland
  - 5.5.4 Suddeutschland

## 6 Competitive Landscape

**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)

- 6.1 Market Concentration
- 6.2 Strategic Moves
- 6.3 Market Share Analysis
- 6.4 Company Profiles (includes Global level Overview, Market level overview, Core Segments, Financials as available, Strategic Information, Market Rank/Share for key companies, Products & Services, and Recent Developments)
  - 6.4.1 Allianz SE
  - 6.4.2 Munich Re (ERGO, Great Lakes)
  - 6.4.3 Talanx Group (HDI, Hannover Re)
  - 6.4.4 AXA Konzern AG
  - 6.4.5 R+V Versicherung AG
  - 6.4.6 HUK-Coburg Versicherungsgruppe
  - 6.4.7 Zurich Insurance plc Germany
  - 6.4.8 Generali Deutschland
  - 6.4.9 Gothaer Allgemeine Versicherung AG
  - 6.4.10 DEVK Versicherungen
  - 6.4.11 SIGNAL IDUNA Gruppe
  - 6.4.12 Versicherungskammer Bayern
  - 6.4.13 Provinzial Versicherung AG
  - 6.4.14 ARAG SE
  - 6.4.15 DFV Deutsche Familienversicherung AG
  - 6.4.16 AdmiralDirekt & Luko / Getsafe (Insurtech)
  - 6.4.17 Württembergische Gemeinde-Versicherung (WGV)
  - 6.4.18 VHV Gruppe
  - 6.4.19 Debeka Allgemeine Versicherung
- 7 Market Opportunities & Future Outlook
  - 7.1 White-space & Unmet-need Assessment

**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)

**Germany Property And Casualty Insurance - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts (2025 - 2030)**

Market Report | 2025-06-01 | 150 pages | Mordor Intelligence

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
	Single User License	\$4750.00
	Team License (1-7 Users)	\$5250.00
	Site License	\$6500.00
	Corporate License	\$8750.00
		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="2026-02-21"/>
		Signature	

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

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

www.scotts-international.com

