

Europe Digital Insurance Market Research Report by Insurance Type [Life Insurance, Health Insurance, Property and Casualty (Travel Insurance, Commercial Insurance, Other Specialty and Niche Insurance)], by Application (Policy Management, Claims Processing and Management, Customer Service or Engagement, Fraud Detection and Risk Assessment, Premium Collection or Billing, Regulatory Reporting or Compliance, Others), by Technology Used [Artificial Intelligence (AI) and Machine Learning (ML), Internet of Things (IoT), Blockchain, Big Data and Predictive Analytics, Others], by Distribution Channel [Direct Sales, Online Aggregators or Marketplaces, Brokers or Agents (Digital-Enabled), Embedded Insurance], by End-Use/ Customer (Business or Commercial, Individuals or Personal, Government Entities, Non-Profit Organizations) Forecast till 2035

Market Report | 2025-11-28 | 150 pages | Market Research Future

AVAILABLE LICENSES:

- Single User Price \$2950.00
- Enterprisewide Price \$5250.00

Report description:

The Europe Digital Insurance Market is projected to reach USD 556.4 billion by 2035, expanding at a CAGR of 7.2% during the forecast period. Growth continues to be influenced by the applications of AI, cloud-based platforms, and the rising demand for digital-first insurance services.

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Embedded Insurance 2.0 as a Key Market Driver

By allowing company insurance to be deeply integrated with any client's digital platform in a seamless, personalized way, Embedded Insurance 2.0 accounts for a big share of market growth. The use of its advanced forms of technology eliminates the incompetent underwriting practices and thus provides for smooth customer servicing.

Market Segmentation Snapshot

Insurance Type

- Life Insurance: Digital policies for long-term financial security
- Health Insurance: Tech-enabled healthcare coverage and claims
- Property & Casualty Insurance: Digitized risk protection across niches

Application

- Policy Management: Automated digital policy lifecycle handling
- Claims Processing & Management: Faster, AI-driven claims settlement
- Customer Service or Engagement: Omnichannel digital customer interactions
- Fraud Detection & Risk Assessment: Data-led fraud prevention systems
- Premium Collection or Billing: Seamless digital payment and billing
- Regulatory Reporting or Compliance: Automated compliance and reporting tools
- Others: Supporting backend digital insurance functions

Technology Used

- AI & ML: Intelligent underwriting and predictive decision-making
- IoT: Real-time risk monitoring via connected devices
- Blockchain: Secure, transparent transaction and data records
- Big Data & Predictive Analytics: Advanced insights for risk pricing
- Others: Emerging insurance technology solutions

Distribution Channel

- Direct Sales: Insurer-led digital distribution channels
- Online Aggregators or Marketplaces: Comparison-based digital insurance sales
- Brokers or Agents (Digital-Enabled): Tech-supported advisory-led distribution
- Embedded Insurance: Coverage integrated into consumer platforms

End-User/ Customer

- Business or Commercial: Enterprise-focused digital insurance solutions
- Individuals or Personal: Personalized digital insurance offerings
- Government Entities: Public-sector digital risk coverage
- Non-Profit Organizations: Affordable, mission-driven insurance solutions

Digital Ecosystem-Led Market Transformation

Digital platform ecosystems are seamlessly integrating insurance into various products and services, which is leading to a market transformation towards more data-driven, preventive, and personalized models. AI and analytics are making it possible for proactive risk management to take place in a way that goes beyond the traditional insurance approaches.

Key Report Attributes

- Market Size 2024: USD 264.6 Billion
- Market Size 2035: USD 556.4 Billion
- CAGR (2025-2035): 7.2%
- Base Year: 2024
- Market Forecast Period: 2025-2035

Industry Segmentations Growth

- Insurance Type: Life Insurance - 6.8%, Health Insurance - 7.5%.
- Application: Policy Management - 7.2%, Claims Processing and Management - 7.7%.
- Technology Used: Artificial Intelligence (AI) and Machine Learning (ML) - 7.6%, Internet of Things (IoT) - 7.3%.
- Distribution Channel: Direct Sales - 7.4%, Online Aggregators or Marketplaces - 7.5%.
- End-Use/ Customer: Business or Commercial - 7.4%, Individuals or Personal - 7.2%.

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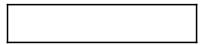
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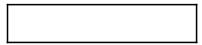
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