

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

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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%.

Table of Contents:

TABLE OF CONTENTS

1 EXECUTIVE SUMMARY	17
1.1 MARKET OVERVIEW:	18
1.2 MARKET SEGMENTATION	18
1.3 COMPETITIVE LANDSCAPE	19
1.4 FUTURE OUTLOOK	19
2 MARKET INTRODUCTION	21
2.1 DEFINITION	21
2.2 SCOPE OF THE STUDY	21
2.3 RESEARCH OBJECTIVE	21
2.4 MARKET STRUCTURE	22
3 RESEARCH METHODOLOGY	23
3.1 OVERVIEW	23
3.2 DATA FLOW	25
3.2.1 DATA MINING PROCESS	25
3.3 PURCHASED DATABASE:	26
3.4 SECONDARY SOURCES:	27
3.4.1 SECONDARY RESEARCH DATA FLOW:	28
3.5 PRIMARY RESEARCH:	29
3.5.1 PRIMARY RESEARCH DATA FLOW:	30
3.6 APPROACHES FOR MARKET END USER ESTIMATION:	31
3.6.1 REVENUE ANALYSIS APPROACH	31
3.6.2 DATA FORECASTING	32
3.6.3 DATA FORECASTING TECHNIQUE	32
3.7 DATA MODELING	33
3.7.1 MICROECONOMIC FACTOR ANALYSIS:	33
3.7.2 DATA MODELING:	35
3.8 TEAMS AND ANALYST CONTRIBUTION	36
4 MARKET DYNAMICS	38
4.1 INTRODUCTION	38
4.2 DRIVERS	38
4.2.1 DEMAND FOR ENHANCED CUSTOMER EXPERIENCE	38
4.2.2 STRATEGIC PARTNERSHIPS: CONNECTED EMBEDDED FINANCE ECOSYSTEMS	39
4.2.3 RISING MOTOR INSURANCE & USAGE-BASED INSURANCE (UBI)	39
4.2.4 RISE OF EMBEDDED INSURANCE 2.0 (EI 2.0)	40
4.2.5 DEMAND FOR SUSTAINABILITY AND ESG-DRIVEN PRODUCTS	41
4.3 RESTRAINTS	42

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4.3.1	MANAGING AI CHALLENGES IN THE INSURANCE INDUSTRY .	42
4.3.2	CYBERSECURITY AND DATA PRIVACY RISKS	43
4.3.3	LEGACY SYSTEM INTEGRATION AND ADOPTION TO NEW MODELS	43
4.3.4	RESISTANCE TO CHANGE WITHIN TRADITIONAL INSURANCE COMPANIES	44
4.4	OPPORTUNITY .	45
4.4.1	USE OF ADVANCED ANALYTICS AND AI .	45
4.4.2	INTEGRATION BETWEEN NEW INSURTECH PLATFORMS AND EXISTING SYSTEMS HELPED BY: RISE OF API INSURTECH	45
4.4.3	EMPHASIS ON PARAMETRIC INSURANCE	46
4.4.4	BLOCKCHAIN BASED INSURANCE SOLUTIONS .	46
4.4.5	DIGITAL HEALTH-LINKED INSURANCE PRODUCTS .	46
5	MARKET FACTOR ANALYSIS	48
5.1	VALUE CHAIN ANALYSIS .	48
5.1.1	INDEPENDENT PLATFORM/ INTEGRATION .	49
5.1.2	INDEPENDENT/ PLATFORM INTEGRATION .	49
5.1.3	DISTRIBUTION PARTNER	50
5.1.4	END USER .	50
5.2	PORTER'S FIVE FORCES MODEL	51
5.2.1	THREAT OF NEW ENTRANTS (MODERATE TO HIGH)	51
5.2.2	BARGAINING POWER OF SUPPLIERS (MODERATE TO HIGH) .	51
5.2.3	THREAT OF SUBSTITUTES (HIGH)	52
5.2.4	BARGAINING POWER OF BUYERS (HIGH)	52
5.2.5	INTENSITY OF RIVALRY (HIGH)	52
6	EUROPE DIGITAL INSURANCE MARKET, BY INSURANCE TYPE .	54
6.1	INTRODUCTION .	54
6.2	LIFE INSURANCE .	54
6.3	HEALTH INSURANCE	55
6.4	PROPERTY AND CASUALTY (P&C)	55
6.4.1	TRAVEL INSURANCE	55
6.4.2	COMMERCIAL INSURANCE .	55
6.4.3	SPECIALTY & NICHE INSURANCE	56
7	EUROPE DIGITAL INSURANCE MARKET, BY APPLICATION	57
7.1	INTRODUCTION .	57
7.2	POLICY MANAGEMENT	57
7.3	CLAIMS PROCESSING AND MANAGEMENT	58
7.4	CUSTOMER SERVICE OR ENGAGEMENT .	58
7.5	FRAUD DETECTION AND RISK ASSESSMENT .	58
7.6	PREMIUM COLLECTION OR BILLING .	58
7.7	REGULATORY REPORTING OR COMPLIANCE	59
7.8	OTHERS .	59
8	EUROPE DIGITAL INSURANCE MARKET, BY TECHNOLOGY USED	60
8.1	INTRODUCTION .	60
8.2	ARTIFICIAL INTELLIGENCE & MACHINE LEARNING (AI & ML)	60
8.3	INTERNET OF THINGS (IOT)	61
8.4	BLOCKCHAIN	61
8.5	BIG DATA & PREDICTIVE ANALYTICS .	61
8.6	OTHERS .	61
9	EUROPE DIGITAL INSURANCE MARKET, BY DISTRIBUTION CHANNEL	62

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9.1 INTRODUCTION .	62
9.2 DIRECT SALES .	62
9.3 ONLINE AGGREGATORS / MARKETPLACES	62
9.4 BROKERS / AGENTS (DIGITAL-ENABLED) .	63
9.5 EMBEDDED INSURANCE	63
10 EUROPE DIGITAL INSURANCE MARKET, BY END-USER/CUSTOMER .	64
10.1 INTRODUCTION .	64
10.2 BUSINESS / COMMERCIAL	64
10.3 INDIVIDUALS / PERSONAL	65
10.4 GOVERNMENT ENTITIES	65
10.5 NON-PROFIT ORGANIZATIONS .	65
11 EUROPE DIGITAL INSURANCE MARKET, BY COUNTRY	66
11.1 OVERVIEW	66
11.2 GERMANY .	67
11.3 UK .	67
11.4 FRANCE .	67
11.5 ITALY	67
11.6 SPAIN	68
11.7 RUSSIA	68
11.8 REST OF EUROPE .	68
11.9 GERMANY .	69
11.10 UK .	71
11.11 FRANCE .	73
11.12 RUSSIA	75
11.13 ITALY	77
11.14 SPAIN	79
11.15 REST OF EUROPE .	81
12 COMPETITIVE LANDSCAPE	83
12.1 INTRODUCTION .	83
12.2 MARKET SHARE ANALYSIS, 2024	83
12.3 COMPETITOR DASHBOARD	84
12.4 KEY DEVELOPMENTS & GROWTH STRATEGIES .	85
12.4.1 INDUSTRY KEY DEVELOPMENT	85
13 COMPANY PROFILES	89
13.1 ALLIANZ SE .	89
13.1.1 COMPANY OVERVIEW	89
13.1.2 PRODUCT OFFERED .	90
13.1.3 SWOT ANALYSIS .	91
13.1.4 FINANCIAL ANALYSIS .	92
13.1.5 KEY STRATEGY .	93
13.2 AXA GROUP .	94
13.2.1 COMPANY OVERVIEW	94
13.2.2 PRODUCT OFFERED	95
13.2.3 SWOT ANALYSIS .	96
13.2.4 FINANCIAL ANALYSIS .	97
13.2.5 KEY STRATEGY .	98
13.3 GETSAFE DIGITAL GMBH	99

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13.3.1 COMPANY OVERVIEW	99
13.3.2 PRODUCT OFFERED	100
13.3.3 SWOT ANALYSIS	100
13.3.4 KEY STRATEGY	101
13.4 BNP PARIBAS CARDIF	102
13.4.1 COMPANY OVERVIEW	102
13.4.2 PRODUCTS OFFERED	103
13.4.3 SWOT ANALYSIS	104
13.4.4 FINANCIAL ANALYSIS	105
13.4.5 KEY STRATEGY	106
13.5 ASSICURAZIONI GENERALI S.P.A	107
13.5.1 COMPANY OVERVIEW	107
13.5.2 PRODUCT OFFERED	108
13.5.3 SWOT ANALYSIS	109
13.5.4 FINANCIAL ANALYSIS	110
13.5.5 KEY STRATEGY	111
13.6 ZURICH INSURANCE GRP	112
13.6.1 COMPANY OVERVIEW	112
13.6.2 PRODUCT OFFERED	113
13.6.3 SWOT ANALYSIS	114
13.6.4 FINANCIAL ANALYSIS	115
13.6.5 KEY STRATEGY	116
13.7 AVIVA PLC	117
13.7.1 COMPANY OVERVIEW	117
13.7.2 PRODUCTS OFFERED	118
13.7.3 SWOT ANALYSIS	120
13.7.4 FINANCIAL ANALYSIS	121
13.7.5 KEY STRATEGY	122
13.8 ADMIRAL GROUP PLC	123
13.8.1 COMPANY OVERVIEW	123
13.8.2 PRODUCT OFFERED	124
13.8.3 SWOT ANALYSIS	126
13.8.4 FINANCIAL ANALYSIS	127
13.8.5 KEY STRATEGY	128
13.9 WEFOX	129
13.9.1 COMPANY OVERVIEW	129
13.9.2 PRODUCT OFFERED	130
13.9.3 SWOT ANALYSIS	130
13.9.4 FINANCIAL ANALYSIS	131
13.9.5 KEY STRATEGY	131
13.10 AGEAS	132
13.10.1 COMPANY OVERVIEW	132
13.10.2 PRODUCT OFFERED	133
13.10.3 SWOT ANALYSIS	133
13.10.4 FINANCIAL ANALYSIS	134
13.10.5 KEY STRATEGY	134
13.11 DFV DEUTSCHE FAMILIENVERSICHERUNG AG	135

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13.11.1 COMPANY OVERVIEW	135
13.11.2 PRODUCT OFFERED .	136
13.11.3 SWOT ANALYSIS .	136
13.11.4 KEY STRATEGY .	137
13.12 DIRECT LIFE GROUP	138
13.12.1 COMPANY OVERVIEW	138
13.12.2 PRODUCTS OFFERED	139
13.12.3 SWOT ANALYSIS .	139
13.12.4 FINANCIAL ANALYSIS	140
13.12.5 KEY STRATEGY .	140
13.13 R+V VERSICHERUNG AG	141
13.13.1 COMPANY OVERVIEW	141
13.13.2 PRODUCT OFFERED .	142
13.13.3 SWOT ANALYSIS .	142
13.13.4 KEY STRATEGY .	143
13.14 CNP ASSURANCES	144
13.14.1 COMPANY OVERVIEW	144
13.14.2 PRODUCTS OFFERED	145
13.14.3 SWOT ANALYSIS .	145
13.14.4 KEY STRATEGY .	146
13.15 MAPFRE SA .	147
13.15.1 COMPANY OVERVIEW	147
13.15.2 PRODUCTS OFFERED	148
13.15.3 SWOT ANALYSIS .	149
13.15.4 KEY STRATEGY .	149

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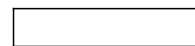
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