

Crime Insurance Market By Coverage (Fraud Cover, Forgery Cover, Theft Cover, Kidnapping Cover, Others), By End User (Individuals, Business): Global Opportunity Analysis and Industry Forecast, 2022 - 2032

Market Report | 2024-01-01 | 400 pages | Allied Market Research

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Report description:

Crime insurance policy offers a broad protection option to cover the company from a whole range of business-related crimes including, theft, forgery, and cyber-crime. Crime insurance covers various losses such as theft, damage, and destruction of money including employee theft, theft, damage and destruction of securities, forgery of checks, counterfeit currency and record alteration, credit card fraud, manipulation of internal systems and data, viruses, cyber-attacks that result in financial losses, money laundering, social engineering fraud, and embezzlement.

Important players have launched various products to survive and compete in the crime insurance industry. For instance, in September 2022, InsurTech Counterpart launched a crime product for small and medium scale businesses. The new offering helps in identifying employee theft, and social engineering perils by utilizing proprietary ML based underwriting system of Counterpart that includes employee sentiment analysis including proactive risk mitigation guidelines. Furthermore, Emborker company released new digital insurance solutions namely cyber insurance and commercial crime insurance in September 2021. Cyber insurance comprises of first and third party financial damages as a result of data breach and cyber threats. In addition, crime insurance products offer claims and losses due to crime-related issues committed by both employees and outside entities. Moreover, in October 2020, Bitstamp offered the new crime insurance coverage policy through specialist insurance brokers, Paragon International Insurance Brokers with support from Woodruff Sawyer. The policy covers a range of crime-related cases including employee theft, asset storage during transit, loss due to computer fraud, fraud related to fund transfer, and loss related to legal fees and expenses. In addition, in February 2023, Coalition collaborated with Zurich Insurance Group and launched new offerings related to crime and fiduciary liability insurance. The new solution tackles negligence and mismanagement of benefit plans, that might lead to unnecessary fiduciary liability claims. In addition, the solution helps the client to manage risk related to their employee benefit plan including excessive fee coverage, settlor coverage, and an array of covered civil penalties. This strategy is expected to help both the companies to strengthen their position in the crime insurance market. Therefore, such

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strategies adopted by key players are expected to propel the growth of the crime insurance market for the forecast period. Growing advancements in technology and increase in globalization are two main significant factors that drive the growth of the crime insurance market. Furthermore, rise in complexities of claimed process and surge in evolution of regulation of policy are two main significant restraints hampering the growth of the crime insurance market. Moreover, growth in demand for cyber insurance has provided a significant opportunity for the crime insurance market growth.

The crime insurance market is segmented into coverage, end user, and region. On the basis of coverage, the market is categorized into fraud cover, forgery cover, theft cover, kidnapping cover, and others. On the basis of end user, the market is bifurcated into individuals and business. On the basis of region, the crime insurance market is studied across North America, Europe, Asia-Pacific, Latin America, Middle East and Africa.

The key players in the crime insurance market include JS Downey Insurance Service, Nationwide Mutual Insurance Company, Chubb, Morris & Reynolds Insurance, American International Group, Inc., HDFC ERGO General Insurance Company Limited, Allianz SE, The Guarantee Company of North America, The Travelers Companies, Inc. These players have adopted numerous strategies to increase their marketplace penetration and strengthen their position in the crime insurance market.

Key Benefits For Stakeholders

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the crime insurance market analysis from 2022 to 2032 to identify the prevailing crime 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 crime 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 crime insurance market trends, key players, market segments, application areas, and market growth strategies.

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Investment Opportunities

Market share analysis of players by products/segments

New Product Development/ Product Matrix of Key Players

Key player details (including location, contact details, supplier/vendor network etc. in excel format)

Market share analysis of players at global/region/country level

Key Market Segments By Coverage Fraud Cover

Forgery Cover

Theft Cover

Kidnapping Cover

Others

By End User Individuals

Business

By Region North America U.S.

Canada

Europe UK

Germany

France

Italy

Spain

Rest of Europe

Asia-Pacific China

Japan

India

Australia

South Korea

Rest of Asia-Pacific

Latin America Brazil

Argentina

Rest of Latin America

Middle East and Africa Gcc Countries

South Africa

Rest of Middle East And Africa

Key Market Players

JS Downey Insurance Service

Nationwide Mutual Insurance Company

Chubb

Morris & Reynolds Insurance

American International Group, Inc.

HDFC ERGO General Insurance Company Ltd.

Allianz SE

The Guarantee Company of North America

The Travellers Companies, Inc.

Aon plc.

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