

Crime Insurance Market Poised to Reach \$47.7 Billion by 2032

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NEW CASTLE, DE, UNITED STATES, December 2, 2025 /EINPresswire.com/ -- According to a new report published by Allied Market Research, titled "[Crime Insurance Market](https://www.alliedmarketresearch.com/request-sample/A07433)," The crime insurance

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"The global crime insurance market was valued at \$13.7 billion in 2022, and is projected to reach \$47.7 billion by 2032, growing at a CAGR of 13.5% from 2023 to 2032."

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Crime insurance helps in covering for losses that result [from fraud committed by employees](#) under certain situations as per the policy and conditions. Crime insurance helps to cover unavoidable risks associated with companies entrusting employees with their assets. It helps

in covering employee theft insurance, workplace coverage, transit coverage, depositors counterfeit coverage, computer fraud insurance, and fund transfer fraud insurance. Furthermore, crime insurance comprises various features such as employee benefit schemes coverage, insurance for previous losses, insurance available for functions in designated territories, and others.

Data breaches occur more than employee theft as more work is being operated online. Furthermore, embezzlement via vendor fraud has driven the growth of crime insurance market. Rise in phishing attacks have forced businesses to adopt crime insurance to cover against financial losses occurring from compromised information. In addition, business email compromise attacks have driven crime insurance market because the intruders send these e-mails to the users to indulge them in fraudulent transactions by deceiving them. Moreover, increased awareness and risk perception about embezzlement via vendor fraud is forcing businesses to adopt crime insurance.

Key players in the crime insurance industry adopted partnership, and product launch as their key development strategy to sustain their growth in the market. For instance, 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. The solution also 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.

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This strategy is expected to help both companies to strengthen their [position in the crime insurance market](#). Furthermore, in February 2022, HDFC ERGO launched a cyber sachet insurance policy. The policy provides pocket-sized insurance cover at a nominal premium of less than 2 rupees per day. The sum insured ranges from ₹10K to ₹5 crores for a choice of covers that include financial loss, reputation loss, data loss and recovery, cyber liability protection, smart home devices, and cyberbullying. The policy offers value for money through affordable premiums and an option to extend the coverage to other family members. Moreover, Allianz Australia Insurance Ltd. partnered with Coalition Inc. and launched an active cyber insurance product. The product comprises cyber tools, digital forensics, and incident response services with insurance policies including ransomware protection. Therefore, such strategies adopted by key players propel the crime insurance market growth.

According to Amogh Thulgharia, Lead Analyst BFSI at Allied Market Research, "Social engineering losses and embezzlement via vendor fraud have driven the adoption of crime insurance policy."

The COVID-19 pandemic had a positive impact on the crime insurance industry. The pandemic resulted in economic uncertainties and variability. There was increase in crimes, such as employee fraud and embezzlement. Travel restrictions and supply chain disruption took place due to lockdowns, thus pushing the growth of the crime insurance market. Different government support programs were implemented to support the pandemic situation for businesses. However, these implementations created chances for fraud and financial crimes, thus pushing crime insurance market trends.

Segment Review

On the basis of end user, the business segment dominated the crime insurance market share in 2022. This is due to increase in regulatory compliance associated with protection of sensitive information and financial assets. However, the individual segment is projected to grow during the forecast period. This is because of increase in concern for identity theft protection and growth of freelancing, remote work and home-based business assets as individuals have valuable equipment and intellectual property in their home that can come under theft situations.

On the basis of crime insurance market analysis, fraud cover dominated the market in 2022 under the coverage segment. This is due to high-speed internet connectivity and high-speed

internet accessibility. There is an increase in cybercrimes, faulty coders have used their coding techniques to change and manipulate data as per their convenience.

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Key Findings of the Study

On the basis of coverage, the fraud cover segment accounted for the highest market share, in terms of revenue in 2022 and helped in enhancing market growth.

On the basis of end user, the business segment attained the highest market share in 2022.

On the basis of region, North America generated the highest revenue in 2022.

The key players in the business crime insurance market size 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. and AoN Plc. These players have adopted numerous strategies to increase their marketplace penetration and strengthen their position in the crime insurance market.

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