

Self-Driving Car Insurance Market Set to Hit \$88.1 Billion by 2032 Amid Rising AI Adoption

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NEW CASTLE, DE, UNITED STATES, December 9, 2025 /EINPresswire.com/ -- Allied Market Research published a report, titled, Global [Self-driving Car Insurance Market](#) by Application (Personal and Commercial), Insurance Coverage (Third Party Liability Coverage and Comprehensive Coverage), and Distribution Channel (Insurance Agents/Brokers, Direct Sales, Banks, and Others): Global Opportunity Analysis and Industry Forecast, 2023-2032.

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According to the report, the global self-driving car insurance industry generated \$22 billion in 2022, and is anticipated to generate \$88.1 billion by 2032, witnessing a CAGR of 15.3% from 2023 to 2032.

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Advancement in autonomous technology is the main significant factor driving the growth of self-driving car insurance market. Furthermore, regulatory complexities hamper the self-driving car insurance market growth. Moreover, the increase in purchase of vehicles provides significant opportunity for self-driving car insurance market growth.

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By application, the personal segment held the [highest market share](#) in 2022, accounting for three-fourths of the self-driving car insurance market revenue and is estimated to maintain its leadership status throughout the forecast period. This is due to increasing business activities and increasing vehicle usage for the same. However, from 2023 to 2032, the personal segment is expected to grow at the fastest rate of 17.5%. This is due to increasing purchasing power of the people

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On the basis of insurance coverage, the third-party liability coverage segment attained more than four-fifths of the market-share and is expected to continue to dominate the market during

the forecast period because of growing number of vehicles and accidents. However, from 2023 to 2032, the comprehensive plan segment is expected to grow at the fastest rate of 16.3%. This is due to the additional benefits offered by the segment as compared to the standard plan.

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By distribution channel, the independent agents/brokers segment held the highest market share in 2022, accounting for nearly two-fifths of the self-driving car insurance market revenue and is estimated to maintain its leadership status throughout the forecast period. This is due to the advancements in automotive technology, which demands the need for experts to provide information to the consumers regarding the technology. However, from 2023 to 2032, the others segment is expected to grow at the fastest rate of 17.9%. This is due to increasing technology companies, automobile manufacturers and corporate partnerships.

By region, North America region held the highest market share in 2022, accounting for nearly two-fifths of the self-driving car insurance market revenue and is estimated to maintain its leadership status throughout the forecast period. This is due to the presence of large insurance companies in the region. However, from 2023 to 2032, the Asia-Pacific segment is expected to grow at the fastest rate of 19.0%. This is due to the increasing population and growing interest of people in the latest driving technology and features in the region.

Key players in the self-driving car insurance market include Tesla, Nissan, Adrian Flux Insurance Services, Ford, Audi, Mercedes Benz, Volkswagen, General Motors, Mobile Eye, Allianz, TuSimple, China Pacific Group Insurance Company Limited, Industrial and Commercial Bank of China Limited (ICBC), GEICO.

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Tesla
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Adrian Flux Insurance Services
Ford
Audi
Mercedes Benz
Volkswagen
General Motors
Mobile Eye
Allianz
TuSimple
China Pacific Group Insurance Company Limited
Industrial and Commercial Bank of China Limited (ICBC)
GEICO

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The report provides a detailed analysis of these key players of the global self-driving car insurance market. These players have adopted different strategies such as new product launches, partnerships, and other strategies to increase their market share and maintain dominant shares in different regions. The report is valuable in highlighting business performance, operating segments, product portfolio, and strategic moves of market players to showcase the competitive scenario.

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This report provides a [quantitative analysis of the market segments](#), current trends, estimations, and dynamics of the self-driving car insurance market analysis from 2022 to 2032 to identify the prevailing opportunity.

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 self-driving car insurance market opportunity 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 self-driving car insurance market trends, key players, market segments, application areas, and market growth strategies.

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By Application

Personal

Commercial

By Insurance Coverage

Third Party Liability Coverage

Comprehensive Coverage

By Distribution Channel

Independent Agents/ Brokers

Direct Sales
Banks
Others

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)

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