

# **Europe Travel Insurance Market By Insurance Cover (Single-Trip Travel Insurance, Annual Multi-Trip Travel Insurance, and Long-Stay Travel Insurance), Distribution Channel (Insurance Intermediaries, Insurance Companies, Banks, Insurance Brokers, and Insurance Aggregators), and End User (Senior Citizens, Education Travelers, Business Travelers, Family Travelers, and Others): Regional Opportunity Analysis and Industry Forecast, 2020–2027**

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## **Abstracts**

Travel insurance is an insurance product, which is designed to cover unforeseeable events incurred while travelling, either internationally or domestically. Generally, it provides coverages for emergency medical expenses, trip cancellation, flight delays, lost luggage, public liability, and other expenses to minimize the risks during travel. In addition, depending on coverages, travel insurance providers offer different plans by covering costs and losses associated with traveling. Further, several intermediaries in distribution channel such as insurance aggregators, banks, insurance brokers providing consumers with various options to compare products and prices, suggest suitable policies, and others.

Rise in travel by the baby boomer population along with their family or relatives, which creates the need for secure travel. Therefore, this increased demand of travel insurance among baby boomers drive the market growth. For instance, the baby boomers spend an average of 27 days in a year traveling, wherein nearly 41% of them considered Europe for international travel, which is thus fueling the Europe travel insurance market growth. Furthermore, with an increase in tourism, several incidences such as trip

cancellations, loss of luggage & important documents, medical emergencies, and others take place. To mitigate these risks, consumers opt for travel insurance, which is a significant driving factor for the Europe travel insurance market.

However, lack of awareness toward travel insurance policies in terms of coverages, premium rates, and low penetration level & fewer written policies of travel insurance in the region are some of the factors limit the growth of Europe travel insurance premium in the region.

On the contrary, the insurers in the region are expected to enhance existing distribution platforms of travel insurance to accelerate productivity and provide seamless user experiences with the help of digital technologies. Furthermore, with an unprecedented spread of COVID-19, the insurers can include coverages for COVID-19 with a combination or bundled offerings. Therefore, travel insurance providers in the region are expected to have an opportunity for product expansion in the upcoming years.

The Europe travel insurance market is segmented on the basis of insurance cover, distribution channel, end user, and region. In terms of insurance cover, it is segmented into single-trip travel insurance, annual multi-trip travel insurance, and long-stay travel insurance. Based on distribution channel, the market is segmented into insurance intermediaries, insurance companies, banks, insurance brokers, and insurance aggregators. On the basis of end user, it is segmented into senior citizens, education travelers, business travelers, family travelers, and others. Country wise, it is analyzed across the UK, Germany, France, Italy, Spain, Netherlands, Switzerland, Austria, and Rest of Europe.

The key players profiled in the Europe travel insurance market analysis are Allianz, American International Group, Inc., Assicurazioni Generali S.P.A., Aviva, AXA, EUROPEAN Travel Insurance Group, Insure & Go Insurance Services Limited, Mutuaide, The April Group, and Zurich. These players have adopted various strategies to increase their market penetration and strengthen their position in the industry.

### Key Benefits For Stakeholders

The study provides an in-depth analysis of the Europe travel insurance market along with the current & future trends to elucidate the imminent investment pockets.

Information about key drivers, restrains, and opportunities and their impact

analysis on the market size is provided in the report.

Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the industry.

The quantitative analysis of the Europe travel insurance market from 2020 to 2027 is provided to determine the market potential.

## Europe Travel Insurance Market Key Segments

### By Insurance Cover

Single-Trip Travel Insurance

Annual Multi-Trip Travel Insurance

Long-Stay Travel Insurance

### By Distribution Channel

Insurance Intermediaries

Insurance Companies

Banks

Insurance Brokers

Insurance Aggregators

### By End User

Senior Citizens

Education Travelers

Business Travelers

Family Travelers

Others

## By Country

UK

Germany

France

Italy

Spain

Netherlands

Switzerland

Austria

Rest of Europe

## Key Market Players

Allianz

American International Group Inc.

Assicurazioni Generali S.P.A.

Aviva

AXA

EUROPEAN Travel Insurance Group

Insure & Go Insurance Services Limited

Mutuaide

The April Group

Zurich

## Contents

### CHAPTER 1: INTRODUCTION

- 1.1. Report description
- 1.2. Key benefits for stakeholders
- 1.3. Key market segments
- 1.4. Research methodology
  - 1.4.1.1. Secondary research
  - 1.4.1.2. Primary research
  - 1.4.1.3. Analyst tools & models

### CHAPTER 2: EXECUTIVE SUMMARY

- 2.1. Key findings
  - 2.1.1.1. Top impacting factors
  - 2.1.1.2. Top investment pockets
- 2.2. CXO perspective

### CHAPTER 3: MARKET OVERVIEW

- 3.1. Market definition and scope
- 3.2. Key forces shaping the travel insurance market
- 3.4. Market dynamics
  - 3.4.1.1. Drivers
  - 3.4.1.2. Increased adoption of travel insurance as a prerequisite for obtaining VISA
  - 3.4.1.3. Rapid growth in tourism
  - 3.4.1.4. Rise in baby boomer travel
  - 3.4.1.5. Restraint
  - 3.4.1.6. Lack of awareness regarding benefit related to travel insurance
  - 3.4.1.7. Low penetration level & fewer written policies of travel insurance
  - 3.4.1.8. Opportunities
  - 3.4.1.9. Expansion of existing travel insurance products & services
  - 3.4.1.10. New technological developments in the Europe travel insurance industry
- 3.5. COVID-19 impact analysis on Europe travel insurance market
  - 3.5.1.1. Impact on travel & tourism industry
  - 3.5.1.2. Impact on Europe travel insurance market size
  - 3.5.1.3. Change in travelers trends, preferences, and budget impact due to COVID-19
  - 3.5.1.4. Framework for solving market challenges faced by Europe travel insurance

providers and policy adopters

3.5.1.5.Economic impact on travel insurers

3.5.1.6.Key player strategies to tackle negative impact in the industry

3.5.1.7.Opportunity analysis for travel insurance policy providers

## **CHAPTER 4: EUROPE TRAVEL INSURANCE MARKET, BY INSURANCE COVER**

4.1.Overview

4.2.Single-trip travel insurance

4.2.1.1.Key market trends, growth factors, and opportunities

4.2.1.2.Market size and forecast, by country

4.3.Annual multi-trip travel insurance

4.3.1.1.Key market trends, growth factors, and opportunities

4.3.1.2.Market analysis, by country

4.4.Long-stay travel insurance

4.4.1.1.Key market trends, growth factors, and opportunities

4.4.1.2.Market analysis, by country

## **CHAPTER 5: EUROPE TRAVEL INSURANCE MARKET, BY DISTRIBUTION CHANNEL**

5.1.Overview

5.2.Insurance intermediaries

5.2.1.1.Key market trends, growth factors, and opportunities

5.2.1.2.Market analysis, by country

5.3.Insurance companies

5.3.1.1.Key market trends, growth factors, and opportunities

5.3.1.2.Market analysis, by country

5.4.Banks

5.4.1.1.Key market trends, growth factors, and opportunities

5.4.1.2.Market analysis, by country

5.5.Insurance brokers

5.5.1.1.Key market trends, growth factors, and opportunities

5.5.1.2.Market analysis, by country

5.6.Insurance aggregators

5.6.1.1.Key market trends, growth factors, and opportunities

5.6.1.2.Market analysis, by country

## **CHAPTER 6: EUROPE TRAVEL INSURANCE MARKET, BY END USER**

## 6.1.Overview

## 6.2.Senior citizens

6.2.1.1.Key market trends, growth factors, and opportunities

6.2.1.2.Market analysis, by country

## 6.3.Education travelers

6.3.1.1.Key market trends, growth factors, and opportunities

6.3.1.2.Market analysis, by country

## 6.4.Business travelers

6.4.1.1.Key market trends, growth factors, and opportunities

Market analysis, by country

## 6.5.Family travelers

6.5.1.1.Key market trends, growth factors, and opportunities

Market analysis, by country

## 6.6.Others

6.6.1.1.Key market trends, growth factors, and opportunities

6.6.1.2.Market analysis, by country

# CHAPTER 7: EUROPE TRAVEL INSURANCE MARKET, BY COUNTRY

## 7.1.Overview

## 7.2.UK

7.2.1.1.Key market trends, growth factors, and opportunities

7.2.1.2.Market size and forecast

7.2.1.2.1.Market size and forecast, by insurance cover

7.2.1.2.2.Market size and forecast, by distribution channel

7.2.1.2.3.Market size and forecast, by end user

## 7.3.Germany

7.3.1.1.Key market trends, growth factors, and opportunities

7.3.1.2.Market size and forecast

7.3.1.2.1.Market size and forecast, by insurance cover

7.3.1.2.2.Market size and forecast, by distribution channel

7.3.1.2.3.Market size and forecast, by end user

## 7.4.France

7.4.1.1.Key market trends, growth factors, and opportunities

7.4.1.2.Market size and forecast

7.4.1.2.1.Market size and forecast, by insurance cover

7.4.1.2.2.Market size and forecast, by distribution channel

7.4.1.2.3.Market size and forecast, by end user



## 7.5. Italy

### 7.5.1.1. Key market trends, growth factors, and opportunities

#### 7.5.1.1.1. Market size and forecast, by insurance cover

#### 7.5.1.1.2. Market size and forecast, by distribution channel

#### 7.5.1.1.3. Market size and forecast, by end user

## 7.6. Spain

### 7.6.1.1. Key market trends, growth factors, and opportunities

#### 7.6.1.1.1. Market size and forecast, by insurance cover

#### 7.6.1.1.2. Market size and forecast, by distribution channel

#### 7.6.1.1.3. Market size and forecast, by end user

## 7.7. Netherlands

### 7.7.1.1. Key market trends, growth factors, and opportunities

#### 7.7.1.1.1. Market size and forecast, by insurance cover

#### 7.7.1.1.2. Market size and forecast, by distribution channel

#### 7.7.1.1.3. Market size and forecast, by end user

## 7.8. Switzerland

### 7.8.1.1. Key market trends, growth factors, and opportunities

#### 7.8.1.1.1. Market size and forecast, by insurance cover

#### 7.8.1.1.2. Market size and forecast, by distribution channel

#### 7.8.1.1.3. Market size and forecast, by end user

## 7.9. Austria

### 7.9.1.1. Key market trends, growth factors, and opportunities

#### 7.9.1.1.1. Market size and forecast, by insurance cover

#### 7.9.1.1.2. Market size and forecast, by distribution channel

#### 7.9.1.1.3. Market size and forecast, by end user

## 7.10. Rest of Europe

### 7.10.1.1. Key market trends, growth factors, and opportunities

#### 7.10.1.1.1. Market size and forecast, by insurance cover

#### 7.10.1.1.2. Market size and forecast, by distribution channel

#### 7.10.1.1.3. Market size and forecast, by end user

## **CHAPTER 8: COMPETITIVE LANDSCAPE**

### 8.1. Introduction

#### 8.1.1.1. Market player positioning, 2019

#### 8.1.1.2. Top winning strategies

## **CHAPTER 9: COMPANY PROFILES**

## 9.1.Allianz

- 9.1.1.1.Company overview
- 9.1.1.2.Key executive
- 9.1.1.3.Company snapshot
- 9.1.1.4.Operating business segments
- 9.1.1.5.Product portfolio
- 9.1.1.6.Business performance
- 9.1.1.7.Key strategic moves and developments

## 9.2.American International Group, Inc.

- 9.2.1.1.Company overview
- 9.2.1.2.Key executive
- 9.2.1.3.Company snapshot
- 9.2.1.4.Operating business segments
- 9.2.1.5.Product portfolio
- 9.2.1.6.Business performance
- 9.2.1.7.Key strategic moves and developments

## 9.3.ASSICURAZIONI GENERALI S.P.A.

- 9.3.1.1.Company overview.
- 9.3.1.2.Key executive
- 9.3.1.3.Company snapshot
- 9.3.1.4.Product portfolio
- 9.3.1.5.Business performance
- 9.3.1.6.Key strategic moves and developments

## 9.4.Aviva

- 9.4.1.1.Company overview.
- 9.4.1.2.Key executive
- 9.4.1.3.Company snapshot
- 9.4.1.4.Operating business segments
- 9.4.1.5.Product portfolio
- 9.4.1.6.Business performance

## 9.5.AXA

- 9.5.1.1.Company overview
- 9.5.1.2.Key executive
- 9.5.1.3.Company snapshot
- 9.5.1.4.Operating business segments
- 9.5.1.5.Product portfolio
- 9.5.1.6.Business performance
- 9.5.1.7.Key strategic moves and developments

## 9.6.EUROPEAN Travel Insurance Group

9.6.1.1.Company overview

9.6.1.2.Company snapshot

9.6.1.3.Product portfolio

## 9.7.INSURE & GO INSURANCE SERVICES LIMITED

9.7.1.1.Company overview

9.7.1.2.Key executive

9.7.1.3.Company snapshot

9.7.1.4.Product portfolio

## 9.8.Mutuaide

9.8.1.1.Company overview

9.8.1.2.Key executive

9.8.1.3.Company snapshot

9.8.1.4.Product portfolio

## 9.9.APRIL Group

9.9.1.1.Company overview

9.9.1.2.Key executive

9.9.1.3.Company snapshot

9.9.1.4.Operating business segments

9.9.1.5.Product portfolio

9.9.1.6.Business performance

## 9.10.Zurich

9.10.1.Company overview

9.10.2.Key executive

9.10.3.Company snapshot

9.10.4.Product portfolio

9.10.5.Business performance

9.10.6.Key strategic moves and developments

## List Of Tables

### LIST OF TABLES

TABLE 01.EUROPE TRAVEL INSURANCE MARKET REVENUE, BY INSURANCE COVER, 2019–2027 (\$MILLION)

TABLE 02.EUROPE TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$MILLION)

TABLE 03.EUROPE TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019–2027 (\$MILLION)

TABLE 04.EUROPE TRAVEL INSURANCE MARKET REVENUE, BY COUNTRY, 2019–2027 (\$MILLION)

TABLE 05.UK TRAVEL INSURANCE MARKET REVENUE, BY INSURANCE COVER, 2019–2027 (\$MILLION)

TABLE 06.UK TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$MILLION)

TABLE 07.UK TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019–2027 (\$MILLION)

TABLE 08.GERMANY TRAVEL INSURANCE MARKET REVENUE, BY INSURANCE COVER, 2019–2027 (\$MILLION)

TABLE 09.GERMANY TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$MILLION)

TABLE 10.GERMANY TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019–2027 (\$MILLION)

TABLE 11.FRANCE TRAVEL INSURANCE MARKET REVENUE, BY INSURANCE COVER, 2019–2027 (\$MILLION)

TABLE 12.FRANCE TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$MILLION)

TABLE 13.FRANCE TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019–2027 (\$MILLION)

TABLE 14.ITALY TRAVEL INSURANCE MARKET REVENUE, BY INSURANCE COVER, 2019–2027 (\$MILLION)

TABLE 15.ITALY TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$MILLION)

TABLE 16.ITALY TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019–2027 (\$MILLION)

TABLE 17.SPAIN TRAVEL INSURANCE MARKET REVENUE, BY INSURANCE COVER, 2019–2027 (\$MILLION)

TABLE 18.SPAIN TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION

CHANNEL, 2019–2027 (\$MILLION)

TABLE 19.SPAIN TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019–2027 (\$MILLION)

TABLE 20.NETHERLANDS TRAVEL INSURANCE MARKET REVENUE, BY INSURANCE COVER, 2019–2027 (\$MILLION)

TABLE 21.NETHERLANDS TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$MILLION)

TABLE 22.NETHERLANDS TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019–2027 (\$MILLION)

TABLE 23.SWITZERLAND TRAVEL INSURANCE MARKET REVENUE, BY INSURANCE COVER, 2019–2027 (\$MILLION)

TABLE 24.SWITZERLAND TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$MILLION)

TABLE 25.SWITZERLAND TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019–2027 (\$MILLION)

TABLE 26.AUSTRIA TRAVEL INSURANCE MARKET REVENUE, BY INSURANCE COVER, 2019–2027 (\$MILLION)

TABLE 27.AUSTRIA TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$MILLION)

TABLE 28.AUSTRIA TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019–2027 (\$MILLION)

TABLE 29.REST OF EUROPE TRAVEL INSURANCE MARKET REVENUE, BY INSURANCE COVER, 2019–2027 (\$MILLION)

TABLE 30.REST OF EUROPE TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$MILLION)

TABLE 31.REST OF EUROPE TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019–2027 (\$MILLION)

TABLE 32.ALLIANZ: KEY EXECUTIVE

TABLE 33.ALLIANZ: COMPANY SNAPSHOT

TABLE 34.ALLIANZ: OPERATING SEGMENTS

TABLE 35.ALLIANZ: PRODUCT PORTFOLIO

TABLE 36.AMERICAN INTERNATIONAL GROUP, INC.: KEY EXECUTIVE

TABLE 37.AMERICAN INTERNATIONAL GROUP, INC.: COMPANY SNAPSHOT

TABLE 38.AMERICAN INTERNATIONAL GROUP, INC. OPERATING SEGMENTS

TABLE 39.AMERICAN INTERNATIONAL GROUP, INC.: PRODUCT PORTFOLIO

TABLE 40.ASSICURAZIONI GENERALI S.P.A.: KEY EXECUTIVE

TABLE 41.ASSICURAZIONI GENERALI S.P.A.: COMPANY SNAPSHOT

TABLE 42.ASSICURAZIONI GENERALI S.P.A.: PRODUCT PORTFOLIO

TABLE 43.AVIVA: KEY EXECUTIVE

TABLE 44.AVIVA: COMPANY SNAPSHOT  
TABLE 45.AVIVA: OPERATING SEGMENTS  
TABLE 46.AVIVA: PRODUCT PORTFOLIO  
TABLE 47.AXA: KEY EXECUTIVE  
TABLE 48.AXA: COMPANY SNAPSHOT  
TABLE 49.AXA: OPERATING CATEGORIES  
TABLE 50.AXA: PRODUCT PORTFOLIO  
TABLE 51.EUROPEAN TRAVEL INSURANCE GROUP: COMPANY SNAPSHOT  
TABLE 52.EUROPEAN TRAVEL INSURANCE GROUP: PRODUCT PORTFOLIO  
TABLE 53.INSURE & GO INSURANCE SERVICES LIMITED: KEY EXECUTIVE  
TABLE 54.INSURE & GO INSURANCE SERVICES LIMITED: COMPANY SNAPSHOT  
TABLE 55.INSURE & GO INSURANCE SERVICES LIMITED: PRODUCT PORTFOLIO  
TABLE 56.MUTUAIDE: KEY EXECUTIVE  
TABLE 57.MUTUAIDE: COMPANY SNAPSHOT  
TABLE 58.MUTUAIDE: PRODUCT PORTFOLIO  
TABLE 59.APRIL GROUP: KEY EXECUTIVE  
TABLE 60.APRIL GROUP: COMPANY SNAPSHOT  
TABLE 61.APRIL GROUP: OPERATING CATEGORIES  
TABLE 62.APRIL GROUP: PRODUCT PORTFOLIO  
TABLE 63.ZURICH: KEY EXECUTIVE  
TABLE 64.ZURICH: COMPANY SNAPSHOT  
TABLE 65.ZURICH: PRODUCT PORTFOLIO

## List Of Figures

### LIST OF FIGURES

FIGURE 01.KEY MARKET SEGMENTS

FIGURE 02.EUROPE TRAVEL INSURANCE MARKET, 2019–2027

FIGURE 04.TOP IMPACTING FACTORS

FIGURE 05.TOP INVESTMENT POCKETS

FIGURE 06.LOW BARGAINING POWER OF SUPPLIERS

FIGURE 07.HIGH BARGAINING POWER OF BUYER

FIGURE 08.MODERATE THREAT OF SUBSTITUTES

FIGURE 09.MODERATE THREAT OF NEW ENTRANTS

FIGURE 10.HIGH COMPETITIVE RIVALRY

FIGURE 11.EUROPE TRAVEL INSURANCE MARKET, BY INSURANCE COVER, 2019-2027

FIGURE 12.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR SINGLE-TRIP TRAVEL INSURANCE, BY COUNTRY, 2019 & 2027 (%)

FIGURE 13.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR ANNUAL MULTI-TRIP TRAVEL INSURANCE, BY COUNTRY, 2019 & 2027 (%)

FIGURE 14.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR LONG-STAY TRAVEL INSURANCE, BY COUNTRY, 2019 & 2027 (%)

FIGURE 15.EUROPE TRAVEL INSURANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019-2027 (\$MILLION)

FIGURE 16.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR INSURANCE INTERMEDIARIES, BY COUNTRY, 2019 & 2027(%)

FIGURE 17.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR INSURANCE COMPANIES, BY COUNTRY, 2019 & 2027(%)

FIGURE 18.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR BANKS, BY COUNTRY, 2019 & 2027(%)

FIGURE 19.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR INSURANCE BORKERS, BY COUNTRY, 2019 & 2027(%)

FIGURE 20.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR INSURANCE AGGREGATORS, BY COUNTRY, 2019 & 2027(%)

FIGURE 21.EUROPE TRAVEL INSURANCE MARKET REVENUE, BY END USER, 2019-2027 (\$MILLION)

FIGURE 22.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR SENIOR CITIZENS, BY COUNTRY, 2019 & 2027(%)

FIGURE 23.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE

- MARKET FOR EDUCATION TRAVELERS, BY COUNTRY, 2019 & 2027(%)  
FIGURE 24.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR BUSINESS TRAVELERS, BY COUNTRY, 2019 & 2027(%)  
FIGURE 25.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR FAMILY TRAVELERS, BY COUNTRY, 2019 & 2027(%)  
FIGURE 26.COMPARATIVE SHARE ANALYSIS OF EUROPE TRAVEL INSURANCE MARKET FOR OTHERS, BY COUNTRY, 2019 & 2027(%)  
FIGURE 27.UK TRAVEL INSURANCE MARKET REVENUE, 2019-2027 (\$MILLION)  
FIGURE 28.GERMANY TRAVEL INSURANCE MARKET REVENUE, 2019-2027 (\$MILLION)  
FIGURE 29.FRANCE TRAVEL INSURANCE MARKET REVENUE, 2019-2027 (\$MILLION)  
FIGURE 30.ITALY TRAVEL INSURANCE MARKET REVENUE, 2019-2027 (\$MILLION)  
FIGURE 31.SPAIN TRAVEL INSURANCE MARKET REVENUE, 2019-2027 (\$MILLION)  
FIGURE 32.NETHERLANDS TRAVEL INSURANCE MARKET REVENUE, 2019-2027 (\$MILLION)  
FIGURE 33.SWITZERLAND TRAVEL INSURANCE MARKET REVENUE, 2019-2027 (\$MILLION)  
FIGURE 34.AUSTRIA TRAVEL INSURANCE MARKET REVENUE, 2019-2027 (\$MILLION)  
FIGURE 35.REST OF EUROPE TRAVEL INSURANCE MARKET REVENUE, 2019-2027 (\$MILLION)  
FIGURE 36.MARKET PLAYER POSITIONING, 2019  
FIGURE 37.TOP WINNING STRATEGIES, BY YEAR, 2018-2020  
FIGURE 38.TOP WINNING STRATEGIES, BY DEVELOPMENT, 2018-2020  
FIGURE 39.TOP WINNING STRATEGIES, BY COMPANY, 2018-2020  
FIGURE 40.ALLIANZ: NET SALES, 2017–2019 (\$MILLION)  
FIGURE 41.ALLIANZ: REVENUE SHARE BY SEGMENT (2019)  
FIGURE 42.AMERICAN INTERNATIONAL GROUP, INC.: NET SALES, 2017–2019 (\$MILLION)  
FIGURE 43.AMERICAN INTERNATIONAL GROUP, INC.: REVENUE SHARE, BY SEGMENT (2019)  
FIGURE 44.AMERICAN INTERNATIONAL GROUP, INC.: REVENUE SHARE, BY REGION (2019)  
FIGURE 45.ASSICURAZIONI GENERALI S.P.A.: NET PROFIT, 2017–2019 (\$MILLION)  
FIGURE 46.AVIVA: NET PROFIT, 2017–2019 (\$MILLION)  
FIGURE 47.AXA: NET SALES, 2017–2019 (\$MILLION)



FIGURE 48.AXA: REVENUE SHARE BREAKDOWN (2019)

FIGURE 49.APRIL GROUP: NET SALES, 2016–2018 (\$MILLION)

FIGURE 50.APRIL GROUP: REVENUE SHARE, BY SEGMENT (2018)

FIGURE 51.APRIL GROUP: REVENUE SHARE, BY REGION (2018)

FIGURE 52.ZURICH: NET SALES, 2017–2019 (\$MILLION)

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