

# **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): Global 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. Moreover, international travel insurance is mandatory for tourists who visit countries such as Thailand, Cuba, Antarctica, Schengen countries, the U.S., and UAE.

Increased usage of smartphones and internet for online travel insurance purchases via direct airline sites, online travel agencies (OTAs), and company websites & applications are gaining momentum space and are contributing to the growth of the online travel

insurance market. In addition, rise in tourism due to an increase in disposable income, easy online travel bookings, package holidays, extensive coverage of holidays, and others also drive the market growth.

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 travel insurance market. However, lack of awareness toward travel insurance policies, low consumer experiences in terms of coverages, premium rates, services by third-party providers of travel insurance remains a primary concern, as a result, these factors limit the growth of travel insurance premium in the market.

On the contrary, technological developments such as geo-location, application program interface (API), artificial intelligence (AI), data analytics, and global positioning system (GPS) among others are providing innovative opportunities for insurers in the market. The insurers are expected to enhance existing distribution platforms of travel insurance to accelerate productivity and provide seamless user experiences with the help of digital technologies. Thus, these factors are expected to provide lucrative opportunities during the forecast period.

The global 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. Region wise, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The key players profiled in the global travel insurance market analysis are Allianz Group, American International Group, Inc., Assicurazioni Generali S.P.A, AXA, Insure & Go Insurance Services Limited, Seven Corners Inc., Travel Insured International, TravelSafe Insurance., USI Insurance Services, Zurich Insurance Co. Limited. 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 global 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 global travel insurance market from 2020 to 2027 is provided to determine the market potential.

#### Key Market 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 Region

North America

U.S.

Canada

Mexico

Europe

UK

Germany

France

Italy

Spain

Netherlands

Rest of Europe

Asia-Pacific

China

Japan

India

Australia

Rest of Asia-Pacific

LAMEA

Latin America

Middle East

Africa

## Key Market Players

Allianz Group

American International Group, Inc.

Assicurazioni Generali S.P.A

AXA

Insure & Go Insurance Services Limited

Seven Corners Inc.

Travel Insured International

TravelSafe Insurance.

USI Insurance Services

Zurich Insurance Co. Limited

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