

# **Global Business Travel Accident Insurance Market Size Study & Forecast, by Type (Single Trip Coverage, Annual Multi-Trip Coverage, Others), By Distribution Channel (Insurance Company, Insurance Broker, Banks, Insurance Aggregators, Others), By End Users (Corporations, Government, International Travelers, Employees), and Regional Analysis, 2023-2030**

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## **Abstracts**

Global Business Travel Accident Insurance Market is valued at approximately USD 4.36 billion in 2022 and is anticipated to grow with a healthy growth rate of more than 9.90% over the forecast period 2023-2030. Business Travel Accident (BTA) insurance is a supplemental insurance plan that provides coverage for accidental injuries or death. It is generally provided as a benefit to employees by their employer, and be referred to as Corporate Travel Accident Insurance. Coverage typically comprises accidental death or dismemberment, emergency medical expenses, and other related expenses. The upsurge in business-related national and international traveling activities, rapid globalization, increasing adoption of digital tools, rising emphasis on corporate social responsibility, and expansion of businesses are the key factors that are fostering the market demand across the globe.

In addition, the exponential development of the business travel industry is exhibiting a positive influence on the market growth during the estimated period. The increasing number of business travelers is directly associated with the risk of accidents and other unforeseen events. Business travel accident insurance provides coverage for these risks. According to Statista, in 2020, it was estimated that the business travel industry accounted for USD 695.9 billion, which is expected to grow and reach to around USD 2,001.1 billion by 2028. Consequentially, the business travel industry is expected to

continue growing owing to factors such as economic growth, technological advancements, and globalization. Also, various market players are focusing on introducing a range of business travel accident insurance plans. For instance, in July 2021, American Express stated that holders of its U.S. Platinum and Business Platinum Cards gain access to even more lounges and upscale facilities while travelling. The members receive top-notch travel and leisure services and have access to special travel advantages, products, and programs. Likewise, in October 2020, Chubb announced the introduction of a new online accident insurance plan for singles and families. The new product gives users access to additional insurance protection and gives them the option to browse and buy it online. The business has also given its clients a variety of purchase and servicing choices, including offline, online, and mobile. Thus, these aforementioned factors are propelling the growth of the Business Travel Accident Insurance Market during the estimated period. Moreover, the legal and regulatory requirements, as well as rising use of digital distribution channel among insurance providers presenting various lucrative opportunities over the forecasting years. However, the high cost associated with the quality business travel accident insurance and the lack of awareness among business owners toward travel insurance policies are challenging the market growth throughout the forecast period of 2023-2030.

The key regions considered for the Global Business Travel Accident Insurance Market study include Asia Pacific, North America, Europe, Latin America, and Middle East & Africa. North America dominated the market in 2022 owing to the surge in the adoption of digital tools, and the presence of large number of travel insurance providers. Whereas, Asia Pacific is expected to grow at the highest CAGR over the forecasting years. The rise in national and international traveling activities, economic growth, implementation of government regulations, and high demand for business travel accident (BTA) insurance are significantly propelling the market demand across the region.

Major market players included in this report are:

Assicurazioni Generali S.P.A. (Italy)  
MetLife Services and Solutions Inc. (India)  
Nationwide Mutual Insurance Company (US)  
AWP Australia Pty Ltd. (Australia)  
AXA (France)  
American International Group, Inc. (US)  
Chubb (Switzerland)  
Tokio Marine Holdings, Inc. (Japan)  
Woodward Markwell Insurance Brokers (UK)

## The Hartford (US)

### Recent Developments in the Market:

In March 2021, Generali Global Assistance & Insurance Services declared the addition of customized solutions to their Travel Insurance offerings to complement initiatives like smart vaccination and digital health passes. The initiative provides travelers an opportunity to update certain coverage limits, including medical coverage, in accordance with the laws of the destination country, and to confirm their coverage before their departure. This allows the business to give clients a smooth travel experience.

In June 2020, Berkshire Hathaway Specialty Insurance's brand Berkshire Hathaway Travel Protection unveiled the introduction of ExactCare Lite, new travel insurance that is made for road trip travelers. It protects against trip inconveniences caused on by road accidents as well as non-refundable accommodation reservations and attraction tickets.

### Global Business Travel Accident Insurance Market Report Scope:

Historical Data – 2020 - 2021

Base Year for Estimation – 2022

Forecast period - 2023-2030

Report Coverage - Revenue forecast, Company Ranking, Competitive Landscape, Growth factors, and Trends

Segments Covered - Type, Distribution Channel, End Users, Region

Regional Scope - North America; Europe; Asia Pacific; Latin America; Middle East & Africa

Customization Scope - Free report customization (equivalent up to 8 analyst's working hours) with purchase. Addition or alteration to country, regional & segment scope\*

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values to the coming years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within countries involved in the study.

The report also caters detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, it also incorporates potential opportunities in micro markets for stakeholders to invest along with the detailed analysis of competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Type:

Single Trip Coverage  
Annual Multi-Trip Coverage  
Others

By Distribution Channel:  
Insurance Company  
Insurance Broker  
Banks  
Insurance Aggregators  
Others

By End Users:  
Corporations  
Government  
International Travelers  
Employees

By Region:

North America  
U.S.  
Canada

Europe  
UK  
Germany  
France  
Spain  
Italy  
ROE

Asia Pacific  
China  
India  
Japan  
Australia  
South Korea  
RoAPAC

Latin America

Brazil

Mexico

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Saudi Arabia

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Rest of Middle East & Africa

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