

Global Personal Accident and Health Insurance Market Size study with COVID-19 impact, by Type (Personal Accident Insurance, Health Insurance), by Application (Direct Marketing, Bancassurance, Agencies, E-commerce, Brokers) and Regional Forecasts 2020-2026

<https://marketpublishers.com/r/GBF5571C3721EN.html>

Date: May 2020

Pages: 200

Price: US\$ 4,950.00 (Single User License)

ID: GBF5571C3721EN

Abstracts

Global Personal Accident and Health Insurance Market is valued approximately USD XXX million in 2019 and is anticipated to grow with a healthy growth rate of more than XXX% over the forecast period 2020-2026. A personal accident insurance is an annual policy that offers compensation in the occurrence of injuries, death or disability caused exclusively by accidental, violent, external and visible events. Whereas, health insurance is an insurance product that includes medical and surgical expenses of an assured individual. It compensates the expenses incurred caused by illness or injury and pays the care provider of the insured individual promptly. These insurances are different from each other in terms of several factors, such as medical coverage, disability expenses, Sum insured, premium and many more. Even both these policies stabilize each other due to the fact that they provide protection against unforeseen medical emergencies. Rising incidences of road fatalities or injuries, increasing prevalence of chronic diseases such as cancer, diabetes, etc., and growing number of e-commerce platforms for providing personal accident and health insurances are the few factors responsible for high CAGR of the market over the forecast period. For instance, as per the National Highway Traffic Safety Administration (NHTSA), in the United States, the total vehicle fatalities related to tire crashes is around 738 in 2017, up from 634 fatal tire-related crashes. Also, according to International Diabetic Federation (IDF), globally, the number of adults with diabetes was about 463 million adults (20-79 years) in 2019, and this estimation is projected to grow to almost 700 million by 2045. This, in

turn, is projected to boost the demand for personal accident and health insurance around the world. With the outbreak of COVID-19, there is a sharp increase in demand for health and personal accident insurance policies as the intensity and spread of this pandemic is constantly growing around the world. For this reason, several individuals are demanding personal accident and health insurance policies, as they will reduce the burden of billing thus, the market is poised to grow at significant rate in the forthcoming years. However, shortage of health insurance policies for certain clinics & hospitals is being the major restricting factor to the market growth over the forecast period of 2020-2026.

The regional analysis of global Personal Accident and Health Insurance market is considered for the key regions such as Asia Pacific, North America, Europe, Latin America and Rest of the World. North America is the leading/significant region across the world in terms of market share owing to owing to accessibility of multi-value health insurance policies, along with the presence of significant number of insurance vendor in the region. Whereas, Asia-Pacific is anticipated to exhibit highest growth rate / CAGR over the forecast period 2020-2026, due to the rising cases of road accidents, and availability of expensive health facilities in the region.

Major market player included in this report are:

Zurich Financial Services

Allianz

Aegon Life Insurance Company

FUDE Sino Life

MetLife

Assicurazioni Generali S.p.A.

Taiping Life Insurance Co., Ltd.

Sumitomo Life Insurance

China Life Insurance Co., Ltd.

Munich Re Group

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 eight years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within each of the regions and countries involved in the study. Furthermore, the report also caters the detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, the report shall also incorporate available 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:

Personal Accident Insurance

Health Insurance

By Application:

Direct Marketing

Bancassurance

Agencies

E-commerce

Brokers

By Region:

North America

U.S.

Canada

Europe

UK

Germany

Asia Pacific

China

India

Japan

Latin America

Brazil

Mexico

Rest of the World

Furthermore, years considered for the study are as follows:

Historical year – 2016, 2017, 2018

Base year – 2019

Forecast period – 2020 to 2026

Target Audience of the Global Personal Accident and Health Insurance Market in Market Study:

Key Consulting Companies & Advisors

Large, medium-sized, and small enterprises

Venture capitalists

Value-Added Resellers (VARs)

Third-party knowledge providers

Investment bankers

Investors

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