Travel Insurance and Assistance in the Asia-Pacific Region

Description: Travel Insurance and Assistance in the Asia-Pacific Region investigates the market for stand-alone travel insurance and assistance in ten countries, namely, Australia, China, Hong Kong, India, Indonesia, Japan, New Zealand, Singapore, South Korea and Taiwan.

This market is estimated by Finaccord to have been worth USD 3.63 billion in gross written premiums in 2012 having increased by over USD 1 billion since 2008. Moreover, the competitive and distribution dynamics of the market continue to evolve with new channels emerging and partnerships with major distributors subject to regular change.

For the research, Finaccord investigated the distribution partnerships of 1,220 travel trade, transportation and financial organisations across the region; it also analysed systematically the involvement in travel insurance in each country of other key distributor categories, namely automotive clubs, direct sales, online aggregators and brokers, other online brands, and retailers.

The report is accompanied by an Excel PartnerBASE™ dataset that details the travel insurance partnerships of each of the travel trade, transportation and financial organisations covered, plus a convenient market data annexe, also in Excel format.

Key findings from the executive summary include:

- the number of foreign trips (lasting one night or more) across the ten Asia-Pacific countries increased from 162 million in 2008 to 219 million in 2012, which equates to a compound annual growth rate of 7.8% during this period;

- on average, annual policies accounted for 13.5% of all stand-alone travel cover sold during 2012, and annual policies are perceived to be most significant in Singapore and least widespread in Taiwan;

- across its various subsidiaries, AIG is the leading provider of travel insurance and assistance in the Asia-Pacific region, as measured by the number of partnerships held with travel trade, transportation and financial organisations, and it is active in all ten of the countries investigated;

- gross written premiums from stand-alone travel insurance and assistance in the ten countries are forecast to increase to USD 5.24 billion in 2016 which, after taking inflation into account, would represent an increase of 5.6% per year between 2012 and 2016.

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Residents of Hong Kong and Singapore are the most frequent international travellers

Most trips are to other Asia-Pacific countries, although France, the UK and the US are also popular

Regionally, premiums have been rising at more than 6% per annum in real terms

Two countries account for around half of travel insurance premiums across these ten countries

Uptake of travel insurance is particularly high in Taiwan, due to mandatory packaging

Cover is available from the vast majority of travel agents and tour operators in the Asia-Pacific region

Overall, around a fifth of all distributors collaborate with two of more insurance providers

Leading underwriters in this sector include multinationals ACE, AIG and Allianz
China is expected to witness the fastest growth in premiums between 2012 and 2016

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Outbound travel from this region as a whole is growing at around 8% per annum
The number of foreign trips undertaken by Chinese residents has almost doubled in the past four years
Several other markets, including Australia and Indonesia, are also growing quickly
Hong Kong and Singapore display by far the highest numbers of overnight foreign trips per capita...
...with much of this traffic being to neighbouring countries

Across this diverse region, there is little correlation between national wealth and frequency of travel...

...and several countries buck the expected trend for their own particular reasons

Purpose of trips

Business trips account for around a fifth of all outbound trips in the region

In general, leisure travel is expanding more quickly than business travel

Destination of trips

Around 90% of outbound travellers from Hong Kong do not venture beyond China...

...whereas Australian and Indian travellers arrive at a very wide range of destinations

Most trips are to other Asia-Pacific countries, although there are some key long-haul destinations too

Markets for travel insurance and assistance

Policy numbers and value of premiums

In real terms, regional premiums have been growing at more than 6% per annum in recent years

The largest three markets account for more than 60% of travel insurance premiums in this region

In terms of policy volumes, markets exhibiting rapid growth include China and Indonesia

Rapid nominal growth in premiums in India is greatly reduced when viewed in real terms

Awareness and use of annual policies is thought to be rising gradually across the region

Market metrics

Across this region, premiums per capita vary from less than USD 1 to more than USD 60

Taiwan has the highest estimated number of policies per trip...

...and average policy prices in Australia and Japan are far higher than in many other countries

Distribution through travel trade, transportation and financial organisations

 Provision rates

Travel agents / tour operators: in three of the ten countries covered, availability is seemingly ubiquitous

Online travel specialists: this channel is least developed in Indonesia and Taiwan

Airlines: on average, around 30% of the region's airlines offer travel insurance to passengers

Ferry operators: barring a few exceptions, these do not actively distribute travel policies

Railway operators: three quarters of Japan's railway operators offer travel cover

Banking organisations: banks in Australia, Hong Kong and Singapore are very active in this field

Specialised card providers: relatively few Japanese and South Korean issuers sell stand-alone cover

Operating models

The majority of stand-alone travel schemes involve a single external underwriter...
...although the use of multiple providers is relatively common, especially in Japan and Taiwan.

Competitive landscape

South Korea has the most concentrated stand-alone market in the Asia-Pacific region.

At group level, AIG is the most common partner for stand-alone travel insurance schemes...

...and other leading providers include ACE, Allianz and Munich Re.

Distribution linked to payment cards and bank accounts

The packaging of comprehensive travel policies with credit cards is most common in Japan...

...whereas the inclusion of travel benefits with packaged bank accounts barely exists in this region.

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Underlying foreign travel markets

The region’s outbound travel sector is expected to grow well between 2012 and 2016...

...with China and India both forecast to experience double-digit annual growth.

Markets for travel insurance and assistance

At a regional level, policy volumes are forecast to rise at nearly 9% per annum...

...although the real-terms increase in gross written premiums is expected to be slightly lower than this.

At the local level, the strongest growth in premiums is expected to occur in China.

3.0 AUSTRALIA

Introduction

Underlying foreign travel market

Australia’s outbound travel market continues to thrive, driven by a strong holiday segment.

Australians habitually travel to a wide range of destinations across multiple continents.

Market for travel insurance and assistance

In real terms, Australia’s travel insurance market is growing at nearly 6.5% per year...

...and an increasing proportion of travel policies take the form of annual or multi-trip cover.

Distribution through travel trade, transportation and financial organisations.

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...although it remains dominated by single-trip policies

Distribution through travel trade, transportation and financial organisations

Summary of organisations researched

Provision rates

More than 90% of travel agents and tour operators sell travel insurance...

...whereas availability from airlines and banks is significantly lower

Operating models

The vast majority of distributors choose to partner with a single, external underwriter...

...although captive and joint venture underwriters, plus one broker, are also active here

Competitor share of partnerships

Leading providers in the travel trade distribution channel include CPIC, PICC and Ping An...

...albeit Finaccord's research identifies a total of 18 providers as being active in this area...

...including joint venture CITIC-Prudential Life Insurance and one broker

AIG and Ping An each hold significant travel insurance partnerships with airlines...

...with the latter also a key provider to financial organisations...

...as are CIGNA & CMC Life and Taiping General

Travel insurance and assistance linked to payment cards and bank accounts

Around half of China's credit card products feature one or more forms of travel cover...

...with penetration generally stronger among premium cards

Other distribution channels

Automotive clubs

Automotive Alliance China collaborates with a number of travel insurance underwriters

Direct distribution by insurance underwriters

Most of the leading insurers sell travel policies directly to consumers

Online aggregators and brokers

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Other online brands

Retailers
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Other types of distributor

Forecasts

Underlying foreign travel market

The number of foreign holiday trips is expected to exceed 135 million by 2016...

Market for travel insurance and assistance

...causing the volume of stand-alone travel policies sold to continue climbing rapidly

5.0 HONG KONG

Introduction

Underlying foreign travel market

Residents undertake a huge number of trips and have a strong preference for FIT bookings

The vast majority of trips are to mainland China and, in particular, the local province of Guangdong

Market for travel insurance and assistance

Hong Kong residents benefit from relatively low premiums for travel cover...

...and an increasing proportion of travel policies take the form of annual or multi-trip cover

Distribution through travel trade, transportation and financial organisations

Summary of organisations researched

Provision rates

Stand-alone travel policies are available from virtually all of Hong Kong's retail banks

Operating models

The majority of distributors in Hong Kong choose to partner with a single, external underwriter

Competitor share of partnerships

Three insurers, led by Blue Cross, account for around 75% of schemes operated by the travel trade...

...and several providers benefit from national agreements with large travel agency networks

Chartis distributes its policies through several airlines

AXA benefits greatly from its recent acquisition of HSBC's general insurance portfolio...

...and the use of captive underwriters is widespread among Hong Kong's retail banks

Travel insurance and assistance linked to payment cards and bank accounts

Only a small proportion of credit cards feature one or more types of travel cover...

...although provision rates vary greatly between standard and premium cards

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Seven other travel insurance underwriters lay claim to at least one significant travel trade partnership
Airline involvement in the distribution of travel insurance remains apparently limited
The leading provider of travel insurance to the travel sector works with nine banks...
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Travel insurance and assistance linked to payment cards and bank accounts
Around a third of credit card products include one or more types of travel cover...
...whereas travel policies are not a feature of packaged bank accounts in India
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Many of the country's leading underwriters sell travel policies directly...
...although the state-owned insurers generally lack online sales capability
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Summary of organisations researched

Provision rates

The availability of stand-alone travel cover is still relatively under-developed in Indonesia.

Operating models

Around three quarters of Indonesian distributors opt to partner with a single, external underwriter.

Competitor share of partnerships

Partnerships forged at group level are sometimes ignored by local travel agency branches. By share of partnerships in the travel trade, AIG emerges as the market leader. Other providers with numerous distribution deals in this area include ACA, AXA and Zurich.

One insurance group has a strong hold on partnerships involving airlines...

...and a number of foreign insurance companies are active in this transportation sector.

Bank Rakyat Indonesia partners with another state-owned entity for travel insurance.

Travel insurance and assistance linked to payment cards and bank accounts

Around 35% of credit card products feature one or more types of travel cover...

...although the availability of travel benefits varies greatly between standard and premium cards.

Other distribution channels

Automotive clubs

Direct distribution by insurance underwriters.

Direct selling of travel insurance is widespread in Indonesia...

...although policy purchases cannot always be fulfilled via the internet.

Online aggregators and brokers

Other online brands

Retailers

Other types of distributor

Some of Indonesia's leading mobile phone operators have set up travel insurance schemes.

Forecasts

Underlying foreign travel market

The number of business trips is expected to grow at nearly 10% per annum.
Market for travel insurance and assistance

Premiums from stand-alone travel policies are forecast to almost double in value between 2012 and 2016

8.0 JAPAN

Introduction

Underlying foreign travel market

Japan's outbound travel sector may now be retreating from the peak levels seen in 2012

The US is the most common destination, thanks in part to the popularity of trips to Hawaii

Market for travel insurance and assistance

Japan's stand-alone travel insurance market is rising at around 1.9% per year in real terms...

...and the significance of annual or multi-trip cover continues to grow

Distribution through travel trade, transportation and financial organisations

Summary of organisations researched

Provision rates

The vast majority of travel agents sell stand-alone policies, as do Japan's two main airlines

Operating models

Most distributors partner with a single, external underwriter...

...but there are examples of travel agents using captive or joint venture insurers

Competitor share of partnerships

Three insurers, led by AIU, account for nearly three quarters of schemes operated by the travel trade...

...although many large travel agents work with several of the leading underwriters

JI Accident & Fire Insurance acts as both an external and a joint venture partner

Whilst ANA collaborates with three insurers, JAL has an exclusive partnership with Tokio Marine

Multiple banks and card issuers partner with Mitsui Sumitomo and Sompo Japan

Travel insurance and assistance linked to payment cards and bank accounts

The majority of Japanese credit cards feature travel insurance of one kind or another...

...and premium cards almost always include a comprehensive travel policy

Other distribution channels

Automotive clubs

Direct distribution by insurance underwriters

The majority of Japan's main non-life insurers also sell travel cover direct to the consumer

Online aggregators and brokers
Japan hosts several multi-line insurance aggregators plus at least one specialising in travel cover

Other online brands

Retailers

Two major retailing groups are significant distributors of travel insurance

Other types of distributor

Other distributors of travel insurance include airport kiosks, mobile operators and suitcase rental outlets

Forecasts

Underlying foreign travel market

The number of foreign trips is expected to increase only marginally between 2012 and 2016

Market for travel insurance and assistance

The number of stand-alone policies sold is expected to exceed 10 million in the near future

9.0 NEW ZEALAND

Introduction

Underlying foreign travel market

Apart from during 2009, New Zealand’s outbound travel sector has continued to grow in recent years

Australia is by far the most common destination, accounting for around 45% of all foreign trips

Market for travel insurance and assistance

In real terms, New Zealand’s travel insurance market is growing at around 3.5% per year...

...and an increasing proportion of travel policies take the form of annual or multi-trip cover

Distribution through travel trade, transportation and financial organisations

Summary of organisations researched

Provision rates

The most significant airlines and retail banks all sell stand-alone travel policies

Operating models

The vast majority of distributors in New Zealand choose to partner with a single, external underwriter

Competitor share of partnerships

Three insurers, led by QBE, account for more than 80% of schemes operated by the travel trade...

...and many top providers benefit from national agreements with large travel agency networks

Allianz Global Assistance, Chartis and QBE each collaborate with multiple airlines

Vero partners with subsidiaries of both ANZ National Bank and SBS...
...and IAG New Zealand accounts for around a fifth of partnerships in this field

Travel insurance and assistance linked to payment cards and bank accounts

More than 40% of credit card products feature comprehensive travel cover...

...but provision of the different types of policy varies greatly between standard and premium cards

Other distribution channels

Automotive clubs

Direct distribution by insurance underwriters

Many of the country's leading underwriters sell travel policies direct to the consumer...

...and Southern Cross continues to expand its market share in this key area

Online aggregators and brokers

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Other types of distributor

Forecasts

Underlying foreign travel market

The number of foreign holiday trips is expected to grow at around 4% per annum

Market for travel insurance and assistance

In nominal terms, premiums are likely to exhibit annual growth of more than 6% in the coming years

10.0 SINGAPORE

Introduction

Underlying foreign travel market

Singapore's outbound travel sector has continued to develop in recent years

Malaysia is by far the most common destination, accounting for around 45% of all overnight trips

Market for travel insurance and assistance

In real terms, Singapore's travel insurance market is growing at around 7.5% per year...

...and an increasing proportion of travel policies take the form of annual or multi-trip cover

Distribution through travel trade, transportation and financial organisations

Summary of organisations researched

Provision rates

Availability of stand-alone travel cover from mainstream travel agents and banks is very high

Operating models
The vast majority of distributors in Singapore choose to partner with a single, external underwriter.

Competitor share of partnerships

Three insurers, led by Chartis, account for more than 75% of schemes operated by the travel trade...

...and ACE is the exclusive underwriter for two key travel agents

So far, relatively few travel insurers have forged distribution links within the transportation sector

ACE, Chartis and MSIG all have distribution partnerships with multiple financial organisations...

...and several banks make use of captive insurance companies

Travel insurance and assistance linked to payment cards and bank accounts

More than half of credit card products feature some form of travel benefit...

...but provision of the different types of policy varies greatly between standard and premium cards

Other distribution channels

Automotive clubs

Direct distribution by insurance underwriters

All of Singapore's large non-life underwriters sell travel policies direct to the consumer

Online aggregators and brokers

Other online brands

Retailers

Other types of distributor

Forecasts

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The number of foreign holiday trips is expected to grow at around 8% per annum

Market for travel insurance and assistance

In nominal terms, premiums are likely to exhibit annual growth of more than 10% in the coming years

11.0 SOUTH KOREA

Introduction

Underlying foreign travel market

Outbound travel continues to grow, backed by a strong currency and increased airline capacity

China and Japan are the most popular destinations, jointly accounting for over 40% of all trips

Market for travel insurance and assistance

In real terms, the stand-alone market has been growing at more than 7% per year...
...and annual or multi-trip cover accounts for a growing proportion of policies

Distribution through travel trade, transportation and financial organisations

Summary of organisations researched

Provision rates

Availability from travel agents is seemingly ubiquitous, whilst airline provision is undeveloped

A number of the largest retail banks offer stand-alone travel insurance policies

Operating models

A majority of distributors partner with one or more external underwriters...

...although two banking organisations use their own captive insurers for this purpose

Competitor share of partnerships

Two providers jointly account for more than three quarters of travel trade partnerships...

...in a sector in which seven underwriters hold at least one distribution relationship

One international insurer leads the field for bank partnerships in South Korea...

...whilst active local underwriters in this area include several captive entities

Travel insurance and assistance linked to payment cards and bank accounts

Less than 5% of South Korean credit cards feature comprehensive travel insurance...

...although travel benefits of most kinds are far more commonly added to premium credit cards

Other distribution channels

Automotive clubs

Direct distribution by insurance underwriters

Many of the country's largest underwriters sell policies directly to consumers

Online aggregators and brokers

At least six aggregators compare quotes from different travel insurance firms

Other online brands

AIG’s distribution capability includes a local Travel Guard website

Retailers

Other types of distributor

The education sector is likely to be a fairly important conduit for selling travel cover

Forecasts

Underlying foreign travel market

The number of trips undertaken for both business and leisure purposes is expected to advance further...

Market for travel insurance and assistance
which will drive a nominal compound annual growth rate of 3.4% in the market value up to 2016

12.0 TAIWAN

Introduction

Underlying foreign travel market

Apart from during 2009, Taiwan's outbound travel sector has grown well in recent years...

...and group tours currently account for just a third of all foreign trips

China and Hong Kong are the leading destinations, and account for around 52% of all foreign trips

Market for travel insurance and assistance

In real terms, Taiwan's travel insurance market is growing at around 5.4% per year...

...and this market is characterised by a virtual absence of annual policies

Distribution through travel trade, transportation and financial organisations

Summary of organisations researched

Provision rates

Travel agents selling packages are required to include basic travel accident and medical cover

Operating models

The use of multiple underwriters is relatively common, as are bank-owned captive insurers

Competitor share of partnerships

Fubon and Cathay Century lead the field in terms of partnering with travel agents

Several local and multinational providers benefit from multiple distribution agreements

ACE Insurance is the most common external underwriter used by banking organisations...

...although a number of Taiwan's banks make use of captive insurance partners

Travel insurance and assistance linked to payment cards and bank accounts

The majority of Taiwanese credit card products feature one or more forms of travel cover

Other distribution channels

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Direct sales, and those conducted through insurance agents, are highly significant in Taiwan

Online aggregators and brokers

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Market for travel insurance and assistance

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5.0 HONG KONG

Number of foreign trips undertaken by residents of Hong Kong, segmented by purpose of trip, 2008 to 2012
Number of foreign trips undertaken by residents of Hong Kong, segmented by purpose of trip, 2008 to 2012 (table)

Destinations of foreign trips undertaken by residents of Hong Kong, 2011

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Forecast gross written premiums and policy numbers for travel insurance and assistance in Hong Kong, 2016 (table)

6.0 INDIA

Number of foreign trips undertaken by residents of India, segmented by purpose of trip, 2008 to 2012

Number of foreign trips undertaken by residents of India, segmented by purpose of trip, 2008 to 2012 (table)

Destinations of foreign trips undertaken by residents of India, 2012

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Competitor share of partnerships for stand-alone travel insurance and assistance in India, 2013: financial organisations

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Forecast number of foreign trips undertaken by residents of India, segmented by purpose of trip, 2016

Forecast number of foreign trips undertaken by residents of India, segmented by purpose of trip, 2016 (table)

Forecast gross written premiums and policy numbers for travel insurance and assistance in India, 2016

Forecast gross written premiums and policy numbers for travel insurance and assistance in India, 2016 (table)

7.0 INDONESIA

Number of foreign trips undertaken by residents of Indonesia, segmented by purpose of trip, 2008 to 2012

Number of foreign trips undertaken by residents of Indonesia, segmented by purpose of trip, 2008 to 2012 (table)

Destinations of foreign trips undertaken by residents of Indonesia, 2011

Estimated gross written premiums and policy numbers for travel insurance and assistance in Indonesia, 2008 to 2012

Estimated gross written premiums and policy numbers for travel insurance and assistance in Indonesia, 2008 to 2012 (table)

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Number of foreign trips undertaken by residents of Japan, segmented by purpose of trip, 2008 to 2012

Number of foreign trips undertaken by residents of Japan, segmented by purpose of trip, 2008 to 2012 (table)

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Number of foreign trips undertaken by residents of New Zealand, segmented by purpose of trip, 2008 to 2012

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Number of foreign trips undertaken by residents of Singapore, segmented by purpose of trip, 2008 to 2012

Number of foreign trips undertaken by residents of Singapore, segmented by purpose of trip, 2008 to 2012 (table)

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Number of foreign trips undertaken by residents of South Korea, segmented by purpose of trip, 2008 to 2012

Number of foreign trips undertaken by residents of South Korea, segmented by purpose of trip, 2008 to 2012 (table)

Destinations of foreign trips undertaken by residents of South Korea, 2011

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Number of foreign trips undertaken by residents of Taiwan, segmented by purpose of trip, 2008 to 2012

Number of foreign trips undertaken by residents of Taiwan, segmented by purpose of trip, 2008 to 2012 (table)

Destinations of foreign trips undertaken by residents of Taiwan, 2011

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Forecast gross written premiums and policy numbers for travel insurance and assistance in Taiwan, 2016 (table)

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