Travel Insurance and Assistance in North and Latin America

Description:

Travel Insurance and Assistance in North and Latin America investigates the market for stand-alone travel insurance and assistance in six countries, namely, Argentina, Brazil, Canada, Chile, Mexico and the US.

This market is estimated to have been worth USD 4.67 billion in gross written premiums in 2013 having increased by almost USD 1.40 billion since 2009. 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, the authors have investigated the distribution partnerships of 810 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 six countries in North and Latin America increased from 121 million in 2009 to 139 million in 2013, which equates to a compound annual growth rate of 3.6% during this period;

- on average, annual policies accounted for 10.6% of all stand-alone travel cover sold during 2013, and annual policies are perceived to be most significant in Canada and least widespread in Mexico;

- across its various subsidiaries, ACE is the leading provider of travel insurance and assistance in North and Latin America, 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 6.53 billion in 2016 which, after taking inflation into account, would represent an increase of 5.2% per year between 2012 and 2016.

Contents:

0.0 EXECUTIVE SUMMARY

Outbound travel from this region as a whole has registered steady growth in recent years...

...and Argentina and Chile are both experiencing double-digit annual growth

Residents of Canada are the most frequent international travellers in the region

Most outbound travellers from these countries do not venture beyond the Americas

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

Uptake of travel insurance is noticeably higher in North America than in Latin America...

...whereas average policy prices are very high in Argentina and Brazil compared to the US

Assistance cards are available from seemingly all travel agents in Latin America

The majority of stand-alone travel schemes involve a single external underwriter
Leading providers in this sector include ACE, AIG, Grupo IMAS and STARR.

At a regional level, further strong growth is predicted up to 2017...

... although currency depreciation may affect the outcome in certain countries.

1.0 INTRODUCTION

What is this report about?

Rationale

This report updates and expands upon Finaccord's previous ground-breaking research.

Methodology

Primary research

The survey includes more than 800 travel trade, transportation and financial organisations...

... and draws on a separate analysis of travel benefits linked to more than 1,600 banking products.

Market data

External sources

Travel insurance and assistance: how it all fits together

The term 'travel insurance' can refer to protection from a heterogeneous range of risks...

... and assistance companies play a fundamental role in the global travel insurance industry.

Definitions

Terms and abbreviations

Types of packaged travel insurance and assistance

Operating models

Currencies, exchange rates and inflation

PartnerBASE and market data annexe

Finaccord

2.0 REGIONAL OVERVIEW

Introduction

Underlying foreign travel markets

Number of trips

Outbound travel from this region as a whole continues to develop at a steady rate.

The mature US market is now relatively stagnant...

... whereas a number of Latin American countries are experiencing double-digit annual growth.
In terms of the number of trips per capita, Canadians are the most frequent foreign travellers... but Argentina displays the strongest growth according to this measure.

There is little correlation between citizens' wealth and their outbound travel habits... which can be partly explained by the prevailing modes of transport and choice of destination.

**Purpose of trips**

Business trips account for the highest proportion of total trips in Argentina and Chile. Across much of Latin America, leisure travel is growing more quickly than business travel.

**Destination of trips**

The Mexican and Canadian outbound markets are dominated by travel to the US... and the significance of intra-regional travel (as opposed to long-haul trips) is plainly apparent.

**Markets for travel insurance and assistance**

Policy numbers and value of premiums

In real terms, gross written premiums in this region are increasing at more than 6% per annum. In absolute terms, the four Latin American markets are dwarfed by their two Northern counterparts. In two countries, estimated policy volumes are experiencing double-digit annual growth...

...and insurance uptake continues to rise even in the already-mature US market.

Of the six countries, Argentina's market is seeing the fastest real-terms growth in premiums. Consumers' awareness and use of annual policies is rising throughout the Americas...

...although annual cover can be very expensive in Latin American countries.

**Market metrics**

On a per capita basis, Brazil generates the lowest premium values from stand-alone travel cover. Canada and the US register the highest number of policies per trip. Average policy prices are particularly high in Argentina and Brazil.

**Distribution through travel trade, transportation and financial organisations**

Provision rates

Travel agents / tour operators: travel cover is available from almost all organisations researched. Online travel specialists: this distribution channel appears less developed in the US than in Canada. Airlines: provision is strongest in Canada (where 83% of airlines offer cover) and weakest in Argentina. Ferry operators: the majority of these entities do not actively distribute travel policies. Railway operators: Amtrak offers cover on bookings made in both the US and Canada. Banking organisations: distribution of stand-alone cover is strongest in Canada, followed by Chile.
Specialised card providers: several Brazilian card issuers offer stand-alone travel policies

Operating models

The vast majority of stand-alone travel schemes involve a single external underwriter...

...although specialist intermediaries play a fairly significant role in the US market

Competitive landscape

Canada has the most concentrated stand-alone market in the region, followed by Argentina

At group level, ACE is the most common underwriting partner for stand-alone schemes...

...and other leading providers include AIG, Grupo IMAS and STARR

Distribution linked to payment cards and bank accounts

In most countries, individual elements of cover are far more common than comprehensive policies

Forecasts

Underlying foreign travel markets

A number of outbound travel sectors will exhibit strong growth between 2013 and 2017...

...although the number of travellers originating from the US will make little progress

Markets for travel insurance and assistance

At a regional level, policy volumes are forecast to rise at almost 5% per annum...

...and similar, real-terms increases in gross written premiums are expected up to 2017

Before possible future currency depreciation, the strongest growth is expected to occur in Argentina

3.0 ARGENTINA

Introduction

Underlying foreign travel market

Argentina's outbound travel market has continued to experience double-digit growth in recent years...

...thanks largely to the strength of its holiday and VFR segments...

...although many of these trips are undertaken by road rather than by air (or sea)

Around three quarters of outbound travellers head to other countries in Latin America

Market for travel insurance and assistance

Insurance uptake is still relatively low amongst intra-regional travellers...

...although gross written premiums are growing quickly, in both nominal and real terms...

...notwithstanding Argentina's very high levels of consumer price inflation

Annual policies remain largely the preserve of frequent business travellers

Distribution through travel trade, transportation and financial organisations
Summary of organisations researched

Provision rates
Insurance availability is seemingly ubiquitous among travel agents, but fairly weak among airlines...
...and relatively few banks or similar organisations sell travel policies on a stand-alone basis

Operating models
The majority of distributors in Argentina choose to partner with a single, external provider

Competitor share of partnerships
Assist-Card and two brands belonging to Grupo IMAS have a very large number of travel trade distributors...
...and many providers benefit from national agreements with large travel agency networks

Other highly visible competitors in this area include APRIL and Assist-Med

Allianz Global Assistance distributes travel policies through a number of airlines

Only four providers sell stand-alone cover through banks or credit card companies

Travel insurance and assistance linked to payment cards and bank accounts
More than three quarters of credit card products feature one or more types of travel cover...
...but provision of the different types of policy varies between standard and premium products

Other distribution channels
Automotive clubs
Direct distribution by insurance underwriters
Many providers sell cover directly to consumers, although some notable underwriters do not

Online aggregators and brokers
There are a number of generic and travel-specific insurance aggregators in this market

Other online brands
AXA and Grupo IMAS each distribute travel cover through various online agents

Retailers
Several major retail brands are active indirectly via travel agency or financial subsidiaries

Other types of distributor
Forecasts

Underlying foreign travel market
The number of foreign holiday trips is expected to grow at more than 10% per annum up to 2017

Market for travel insurance and assistance
In real terms, premiums are likely to exhibit annual growth of around 12% in the coming years...
... although the projected US dollar market value is vulnerable to further local currency devaluation

4.0 BRAZIL

Introduction

Underlying foreign travel market

Brazil's outbound travel sector grew at around 7% per year between 2009 and 2013

Two destination countries jointly account for almost 40% of foreign trips undertaken by Brazilians

Market for travel insurance and assistance

Most travel insurance comes in the form of 'assistance cards'

In real terms, Brazil's travel insurance market is outpacing growth in the number of overseas trips...

...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

Seemingly all traditional and online travel agents can offer insurance to their customers...

...whereas availability of stand-alone cover from banks is still relatively low

Operating models

A significant proportion of travel agents offer cover on behalf of two or more providers...

...whereas Banco do Brasil makes use of its joint venture underwriter in this context

Competitor share of partnerships

Leading assistance card providers include Assist-Card, GTA and MIC Coris International...

...and Travel Ace Assistance benefits from a number of group-level travel trade partnerships

There are a large number of providers and underwriters working with Brazil's travel trade

Allianz Global Assistance claims the most partnerships with major airlines serving Brazil

More than half of banking organisations underwrite travel cover on a captive or joint venture basis...

...although there are also several external partners working with financial organisations

Travel insurance and assistance linked to payment cards and bank accounts

More than half of credit cards feature one or more elements of travel insurance cover...

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

Other distribution channels

Automotive clubs

Direct distribution by insurance underwriters
Numerous providers sell travel cover directly to consumers, whereas some large underwriters do not

Online aggregators and brokers
Both generic and travel-specific aggregators play an active role in Brazil

Other online brands
Among others, AXA and SulAmérica distribute travel cover through separate online brands

Retailers
A number of retailers incorporate travel agencies, and therefore sell travel insurance

Other types of distributor
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Market for travel insurance and assistance
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Canada’s outbound travel sector has continued to grow quite rapidly in recent years
The US is by far the most common destination, accounting for around 70% of foreign trips
Market for travel insurance and assistance
In real terms, Canada’s travel insurance market is growing at more than 8% per annum...
...and annual or multi-trip policies represent a fairly significant segment of this market
Distribution through travel trade, transportation and financial organisations
Summary of organisations researched
Provision rates
Policies are available from the vast majority of travel agents, and from a number of leading airlines
Around half of Canada’s banks – including each of the Big Five – offer stand-alone travel cover
Operating models
The vast majority of distributors in Canada choose to partner with a single, external underwriter...
...although some banks make use of captive insurance companies, and one works with a broker
Competitor share of partnerships
Three Canadian insurers account for more than 80% of schemes operated by the travel trade
Manulife benefits from a group-level partnership with the Globus family of brands...
... and stands to benefit hugely from a deal struck with RBC Insurance during 2013
Allianz Global Assistance appears to focus on partnering with online travel specialists
Allianz Global Assistance, RBC Insurance and Manulife each partner with a number of airlines...
... and the policies available through British Airways have a more complicated supply structure
Manulife and TIC are the most common partners for financial organisations selling stand-alone cover...
... although the research identified a large number of captive and external providers in this area
Travel insurance and assistance linked to payment cards and bank accounts
More than 35% of credit card products feature comprehensive travel cover...
... but provision of the different types of travel cover varies between standard and premium cards
Other distribution channels
Automotive clubs
Two automotive clubs have formed a new insurance company specialising in travel cover
Direct distribution by insurance underwriters
The majority of leading providers are equipped to sell travel policies directly to the consumer...
... although several prominent property and casualty insurers do not offer travel insurance
Online aggregators and brokers
Many of Canada’s leading insurance aggregators compare travel insurance
Other online brands
Retailers
Travel policies are available from two of Canada’s largest retail groups
Other types of distributor
The Canadian Snowbird Association is a very relevant affinity partner for travel insurance
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Underlying foreign travel market
The number of foreign business trips is expected to grow at around 7% per annum
Market for travel insurance and assistance
In nominal terms, premiums are likely to exhibit annual growth of more than 9% in the coming years

6.0 CHILE
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Chileans make around 3.5 million overnight trips each year, and that number is growing steadily...
...although road travel to immediately neighbouring countries remains significant
Argentina and Peru jointly account for more than two thirds of all foreign trips

Market for travel insurance and assistance
Travel insurance generally takes the form of 'assistance card' products
In real terms, Chile's travel insurance market is growing at more than 12% per year...
...and annual policies remain an expensive option largely reserved for business travellers

Distribution through travel trade, transportation and financial organisations

Summary of organisations researched
Provision rates
Virtually all travel trade entities offer insurance, whereas only a quarter of airlines do so...
...and the availability of stand-alone cover from banks is also relatively weak

Operating models
Almost 30% of distributors offer their customers a choice of two or more insurance providers...

Competitor share of partnerships
Travel Ace Assistance and Assist-Card are the two providers most used by the travel trade...
...although exclusive distribution agreements are fairly rare in this market
Other fairly visible providers in this area include APRIL, MOK Travel Assist and Universal Assistance
In the field of distribution via airlines, Travel Assist benefits from its relationship with the LATAM group
MAPFRE SegurViaje's stand-alone policies are available from three retail banks ...
...and Banco Santander underwrites its travel policies via a joint venture with Zurich

Travel insurance and assistance linked to payment cards and bank accounts
More than 60% of credit card products feature one or more types of travel cover...
...and around a fifth of premium products feature comprehensive travel policies

Other distribution channels
Automotive clubs
Direct distribution by insurance underwriters
Most of Chile's best-known travel assistance brands also sell direct to the consumer...
... as do most major non-life insurance underwriters

Online aggregators and brokers
Both home-grown and multinational aggregators are present in this market.

Other online brands

Go! Travel Assistance and Pervolare operate a number of websites in Chile.

Retailers

Several major retail brands are active indirectly via travel agency or financial subsidiaries.

Other types of distributor

Forecasts

Underlying foreign travel market

Up to 2017, the number of foreign holiday trips is expected to grow at around 6.5% per annum.

Market for travel insurance and assistance

In real terms, gross written premiums are expected to increase by more than 8% annually.

7.0 MEXICO

Introduction

Underlying foreign travel market

Mexicans undertake around 16 million overnight trips each year, and that number is growing consistently...

...albeit road transport remains the primary means of travelling to the US.

Trips to the US dominate Mexico's outbound sector, leaving little room for long-haul travel.

Market for travel insurance and assistance

Uptake of travel insurance is relatively low amongst Mexicans heading to the US.

In real terms, Mexico's stand-alone market is growing at around 6% per year...

...and the vast majority of these policies take the form of single-trip cover.

Distribution through travel trade, transportation and financial organisations

Summary of organisations researched

Provision rates

Cover is seemingly available from all travel agents, plus a number of significant airlines...

...although very few banks or credit card companies promote stand-alone travel policies.

Operating models

The vast majority of distributors in Mexico choose to partner with a single, external provider.

Competitor share of partnerships

Four competitors account for more than three quarters of the schemes operated by the travel trade.

Assist-Card and MAPFRE each have a number of significant group-level distribution contracts.
AIG and Allianz Global Assistance each claim partnerships with online travel specialists...
... with the latter company also strong as a provider of travel insurance to airlines
Two banking networks controlled by Banorte make use of the group’s joint venture with Generali
Travel insurance and assistance linked to payment cards and bank accounts
Around three quarters of credit card products feature one or more forms of travel cover...
...and the provision of each type of travel benefit is higher among premium cards
Other distribution channels
Automotive clubs
Direct distribution by insurance underwriters
All of Mexico’s leading travel assistance brands can sell directly to consumers...
... as do a handful of other underwriters
Online aggregators and brokers
Mexico hosts numerous aggregators dedicated to comparing travel insurance quotes...
Other online brands
... and other notable websites are operated by Go! Travel Assistance, Pervolare and Proventum
Retailers
Several major retail brands are active indirectly via travel agency or financial subsidiaries
Other types of distributor
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Market for travel insurance and assistance
In nominal terms, premiums are expected to exhibit nominal annual growth of more than 9%

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The US outbound travel sector has recovered from its pre-2012 troubles...
... and VFR trips represent an important part of the leisure travel segment
Land-based travel to Canada and Mexico is highly significant in this market...
...and the UK remains the most popular European destination

Market for travel insurance and assistance

In real terms, the US international travel insurance market is growing at around 3.3% per year...
...with cover for trip cancellation and interruption remaining the top priority for most consumers

Distribution through travel trade, transportation and financial organisations

Summary of organisations researched

Provision rates

Whilst more than 90% of mainstream travel agents and tour operators sell policies...
...the availability of stand-alone cover from US banks is extremely low

Operating models

The majority of distributors choose to partner with a single, external underwriter...
...although the use of brokers is also relatively common in this market

Competitor share of partnerships

Three providers, including Travel Guard, account for 70% of schemes operated by the travel trade
The policies of Allianz Global Assistance can be underwritten by two different insurers
Specialist brokers such as BerkelyCare and Travelex hold a number of key travel trade contracts
The majority of Trip Mate's programs are underwritten by the US Fire Insurance Company
Allianz Global Assistance and Travel Guard are the most common partners for airlines...
...although three other providers are also active in this sector
Very few underwriters distribute stand-alone travel cover via consumer-facing banks

Travel insurance and assistance linked to payment cards and bank accounts

Around two thirds of credit card products feature one or more types of travel cover...
...but provision of travel benefits is much higher in relation to premium payment card products

Other distribution channels

Sales via non-traditional distribution channels have increased rapidly in recent years
Automotive clubs

Travel cover is available from a significant number of the country's major automotive clubs
Direct distribution by insurance underwriters
Underwriters specialising in travel insurance often sell directly to customers...
... but the appetite among major multi-line insurers appears to be more muted
Online aggregators and brokers

There are a number of dedicated travel insurance comparison sites in the US
Other online brands

Policies promoted by TruTravel Insurance are underwritten by Nationwide

Retailers

Other types of distributor

One major US insurer's entire business is focused on a very large affinity group

Forecasts

Underlying foreign travel market

In the short-term, growth in outbound trips will relate largely to the recovering business travel sector

Market for travel insurance and assistance

In nominal terms, premiums are likely to exhibit annual growth of around 4% between 2013 and 2017

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3.0 ARGENTINA

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Destinations of foreign trips undertaken by residents of Mexico, 2012

Estimated gross written premiums and policy numbers for travel insurance and assistance in Mexico, 2009 to 2013

Estimated gross written premiums and policy numbers for travel insurance and assistance in Mexico, 2009 to 2013 (table)

Summary of travel trade, transportation and financial organisations researched in Mexico, segmented by type, 2013

Provision rates for stand-alone travel insurance and assistance in Mexico, segmented by type of travel trade, transportation and financial organisation, 2013
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Operating models used for stand-alone travel insurance and assistance in Mexico, segmented by type of travel trade, transportation and financial organisation, 2013 (table)

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

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

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

Provision rates for travel insurance and assistance linked to payment cards and bank accounts in Mexico, segmented by product function and level, and by type of cover, 2013

Forecast number of foreign trips undertaken by residents of Mexico, segmented by purpose of trip, 2017

Forecast number of foreign trips undertaken by residents of Mexico, segmented by purpose of trip, 2017 (table)

Forecast gross written premiums and policy numbers for travel insurance and assistance in Mexico, 2017

Forecast gross written premiums and policy numbers for travel insurance and assistance in Mexico, 2017 (table)

8.0 USA

Number of foreign trips undertaken by residents of the US, segmented by purpose of trip, 2009 to 2013

Number of foreign trips undertaken by residents of the US, segmented by purpose of trip, 2009 to 2013 (table)

Destinations of foreign trips undertaken by residents of the US, 2011

Estimated gross written premiums and policy numbers for travel insurance and assistance in the US, 2009 to 2013

Estimated gross written premiums and policy numbers for travel insurance and assistance in the US, 2009 to 2013 (table)

Summary of travel trade, transportation and financial organisations researched in the US, segmented by type, 2013

Provision rates for stand-alone travel insurance and assistance in US, segmented by type of travel trade, transportation and financial organisation, 2013

Operating models used for stand-alone travel insurance and assistance in the US, segmented by type of travel trade, transportation and financial organisation, 2013

Operating models used for stand-alone travel insurance and assistance in the US, segmented by type of travel trade, transportation and financial organisation, 2013 (table)

Competitor share of partnerships for stand-alone travel insurance and assistance in the US, 2013: travel trade organisations

Competitor share of partnerships for stand-alone travel insurance and assistance in the US, 2013: transportation organisations

Competitor share of partnerships for stand-alone travel insurance and assistance in the US, 2013: financial organisations
Provision rates for travel insurance and assistance linked to payment cards and bank accounts in the US, segmented by product function and level, and by type of cover, 2013

Forecast number of foreign trips undertaken by residents of the US, segmented by purpose of trip, 2017

Forecast number of foreign trips undertaken by residents of the US, segmented by purpose of trip, 2017 (table)

Forecast gross written premiums and policy numbers for travel insurance and assistance in the US, 2017

Forecast gross written premiums and policy numbers for travel insurance and assistance in the US, 2017 (table)


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