

# TABLE OF CONTENTS

<b>0.0 EXECUTIVE SUMMARY .....</b>	<b>1</b>
<i>Younger travellers are more likely to be covered by travel insurance policies.....</i>	<i>1</i>
<i>Prominent providers include Allianz Versicherung and HUK Coburg Versicherung.....</i>	<i>1</i>
<i>Annual travel policies play an important role in the German market .....</i>	<i>1</i>
<i>Claims frequency is highest among policyholders with large annual household incomes .....</i>	<i>1</i>
<b>1.0 INTRODUCTION .....</b>	<b>2</b>
Research rationale .....	2
European consumer research.....	2
Travel insurance and assistance .....	2
Other topics .....	2
Other international research reports.....	4
<b>2.0 SURVEY ANALYSIS.....</b>	<b>6</b>
Introduction .....	6
Underlying travel market.....	7
Frequency of travel .....	7
Frequency of travel, segmented by age .....	8
Frequency of travel, segmented by income .....	9
Uptake of travel insurance and assistance .....	10
Proportion of travellers who are covered by travel insurance .....	10
Proportion of travellers who are covered by travel insurance, segmented by age .....	11
Proportion of travellers who are covered by travel insurance, segmented by income .....	12
Types of consumers who buy the most travel insurance .....	13
Main reasons why uninsured travellers do not acquire travel insurance .....	13
Characteristics of travel insurance and assistance .....	15
Risks covered by travel insurance .....	15
Providers of travel insurance .....	16
Distribution of travel insurance and assistance .....	17
Types of travel insurance and assistance policies held.....	17
Types of travel insurance and assistance policies held, segmented by age.....	19
Types of travel insurance and assistance policies held, segmented by income.....	20
Distribution channels used for stand-alone travel insurance.....	22
Distribution interfaces used for stand-alone travel insurance.....	24
Cross-tabulation of distribution channels and interfaces used for stand-alone policies .....	25
Time of acquisition of stand-alone travel insurance.....	26
Travel insurance and assistance claims .....	27
Frequency and outcome of travel insurance claims, segmented by age .....	27
Frequency and outcome of travel insurance claims, segmented by income .....	28
Frequency of travel insurance claims, segmented by type of policy.....	30
Main reasons for travel insurance claims .....	31
<b>3.0 APPENDIX .....</b>	<b>32</b>
Research sample statistics .....	32
Research structure.....	34

# LIST OF GRAPHICS / TABLES

<b>0.0 EXECUTIVE SUMMARY .....</b>	<b>1</b>
<b>1.0 INTRODUCTION .....</b>	<b>2</b>
<b>2.0 SURVEY ANALYSIS.....</b>	<b>6</b>
% of German respondents undertaking significant travel during the preceding 24 months, 2006 and 2010	
% of German respondents undertaking significant travel during the preceding 24 months, segmented by age, 2010.....	8
% of German respondents undertaking significant travel during the preceding 24 months, segmented by annual household income, 2010 .....	9
% of German travellers who were covered by travel insurance, 2006 and 2010 .....	10
% of German travellers who were covered by travel insurance, segmented by age, 2010.....	11
% of German travellers who were covered by travel insurance, segmented by annual household income, 2010 .....	12
% of all travel insurance policies purchased by each age and annual household income segment, Germany, 2010.....	13
Main reasons why uninsured German travellers did not acquire travel insurance, 2006 and 2010 (data) .	13
Main reasons why uninsured German travellers did not acquire travel insurance, 2006 and 2010.....	14
Risks covered by travel insurance and assistance in Germany, 2010 .....	15
Travel insurance providers identified by respondents in Germany, 2010.....	16
Types of insurance policy held by insured German travellers, 2006 and 2010 .....	17
Types of insurance policy held by insured German travellers, 2006 and 2010 (data) .....	18
Types of insurance policy held by insured German travellers, segmented by age, 2010 .....	19
Types of insurance policy held by insured German travellers, segmented by annual household income, 2010 .....	20
Types of insurance policy held by insured German travellers, segmented by age and annual household income, 2010 (data) .....	21
Distribution channels used for stand-alone travel insurance in Germany, 2010 .....	22
Distribution channels used for stand-alone travel insurance in Germany, 2006 and 2010 .....	23
Distribution interfaces used for stand-alone travel insurance in Germany, 2006 and 2010 .....	24
Cross-tabulation of distribution channels and interfaces used for stand-alone travel insurance in Germany, 2010 .....	25
Time of acquiring stand-alone travel insurance relative to time of booking travel, Germany, 2006 and 2010 .....	26
Frequency and outcome of travel insurance claims in Germany, segmented by age of claimant, 2010....	27
Frequency and outcome of travel insurance claims in Germany, segmented by annual household income of claimant, 2010 .....	28
Frequency and outcome of travel insurance claims in Germany, segmented by age and annual household income of claimant, 2010 (data) .....	29
Frequency of travel insurance claims in Germany, segmented by type of policy, 2010 .....	30
Main reasons for travel insurance claims in Germany, 2010.....	31
<b>3.0 APPENDIX .....</b>	<b>32</b>
German survey sample (1,000 individuals), segmented by age group and annual household income band .....	33