

TABLE OF CONTENTS

0.0 EXECUTIVE SUMMARY	1
<i>Older travellers are more likely to be covered by travel insurance policies.....</i>	<i>1</i>
<i>Prominent providers include MAPFRE / MAPFRE Asistencia and AXA Seguros.....</i>	<i>1</i>
<i>Around one third of travelling respondents are covered by single trip policies.....</i>	<i>1</i>
<i>One widely held type of travel insurance policy appears to generate no claims whatsoever.....</i>	<i>1</i>
1.0 INTRODUCTION	2
Research rationale.....	2
European consumer research.....	2
Travel insurance and assistance	2
Other topics.....	2
Other international research reports.....	4
2.0 SURVEY ANALYSIS.....	6
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
3.0 APPENDIX	32
Research sample statistics.....	32
Research structure.....	34

LIST OF GRAPHICS / TABLES

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