

A man and a woman are shown from the waist up, sitting outdoors. The man, on the left, is wearing a plaid shirt over a white t-shirt, sunglasses, and a backpack. He is pointing his right index finger towards the upper left. The woman, on the right, is wearing a plaid shirt over a white t-shirt, a light-colored fedora, and a backpack. She is smiling and looking towards the man. They are both holding a large, unfolded map. The background is a bright, out-of-focus outdoor scene. A large yellow semi-transparent shape is overlaid on the right side of the image, partially covering the woman and the map.

# TRAVEL INSURANCE

## SURVEY: KOREA

A consumer-focused survey on claims experience and embedded offers for the travel industry

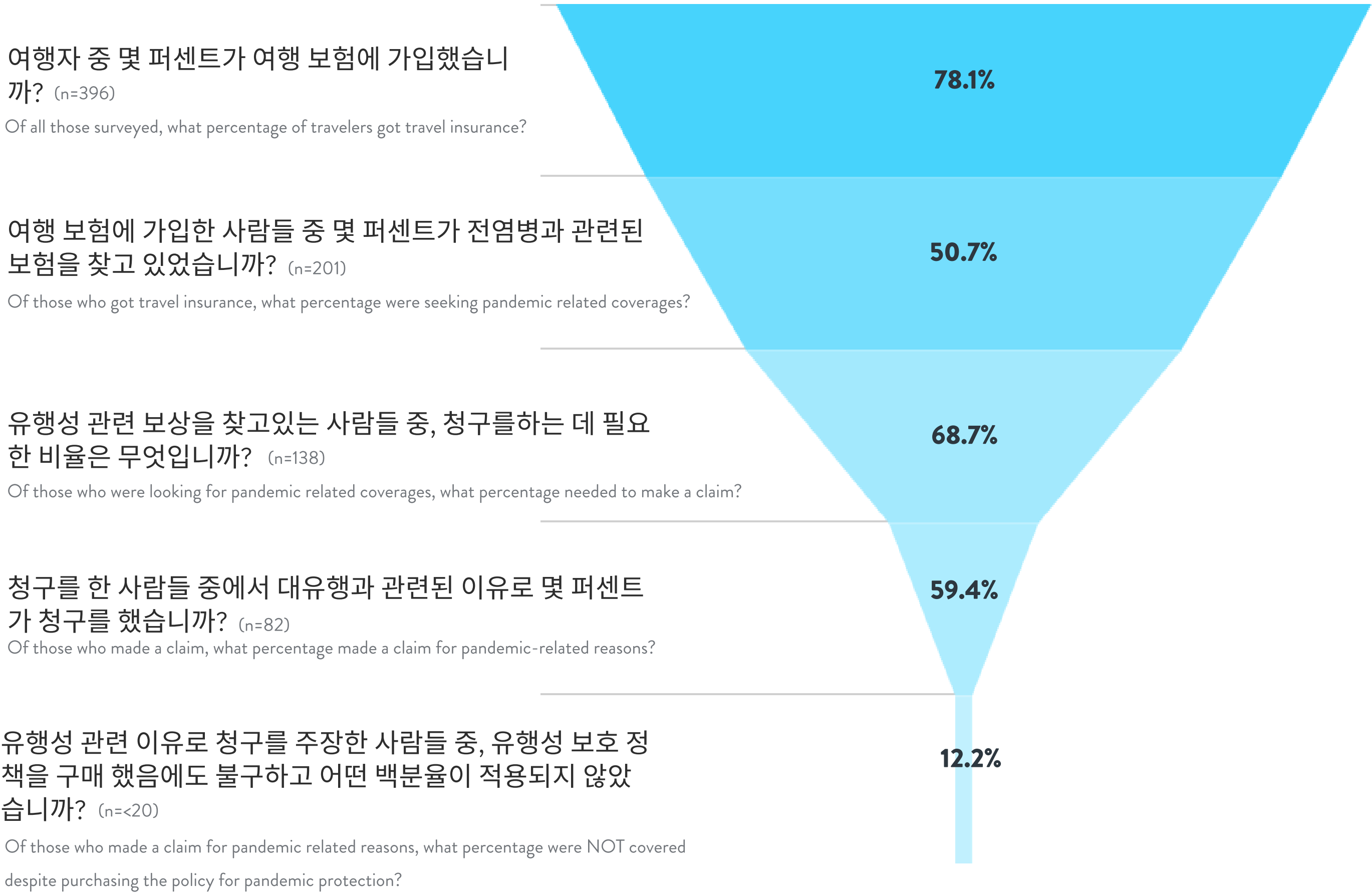
This report from embedded insurance leader Cover Genius and Momentive.ai (the research company of SurveyMonkey) examines consumer sentiments when it came to purchasing travel insurance and the claims experience during the COVID-19 pandemic. The report is based on a survey conducted in September-October 2021 of 500 census-balanced travelers in Korea.

The report is part of a global series that includes Canada, Brazil, Mexico, UK, Germany, Spain, Italy, France, Sweden, the Netherlands, UAE, Russia, Australia, Singapore, India, Thailand, Korea, Indonesia, Japan and the US. To qualify for the survey, respondents had to have travelled either domestically or internationally since March 2020. The respondents answered up to 30 questions concerning their insurance purchase source, whether they made a pandemic-related claim, and the overall claim experience. In-depth country studies are also available at [covergenius.com/resources](https://covergenius.com/resources).



# 청구를 제기할 때가 되었을 때, 보험은 세계적 대유행 전염병과 관련된 문제를 커버합니까?

“When it came time to make a claim, did the protection cover pandemic related issues?”



# 출처 별 여행 보험 구매를위한 미래의 선호도

Future preference for purchasing travel insurance, by source

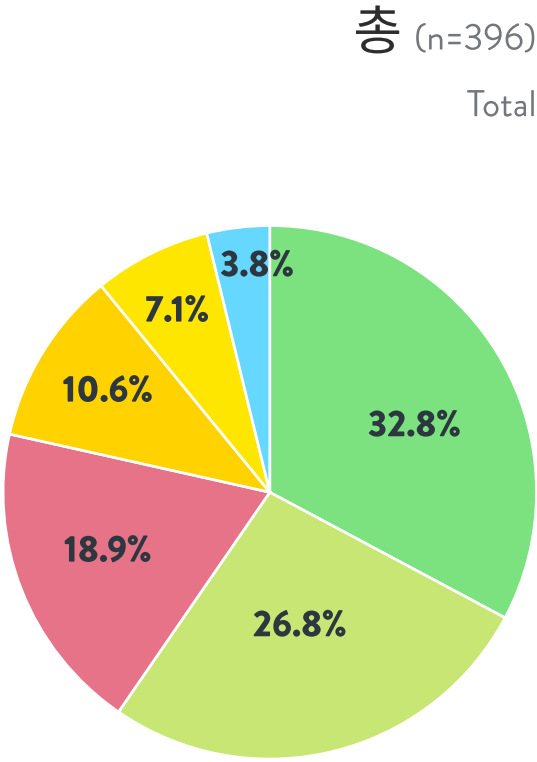
[앞으로 여행자 보험에 어떻게 가입하고 싶습니까?] “가장 최근의 여행에 대해 여행자 보험에 가입한 곳은 어디입니까?”

[How would you prefer to get travel insurance in the future] “For the most recent trip, where did you get travel insurance?”

Overall, 54% of customers who purchased insurance in the last 12 months intend to switch to an alternate insurance source next time. Travel providers and agents are set to benefit, with 33% using them last time, while 52% prefer to use them next time.

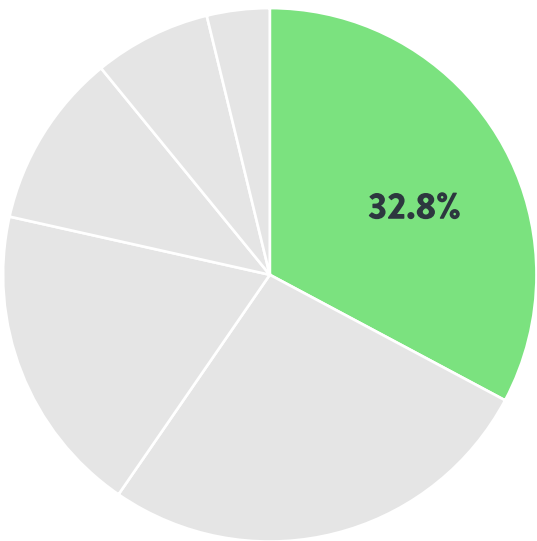
## 마지막으로 예약한 여행의 여행자 보험 출처

Source of travel insurance for the last trip booked



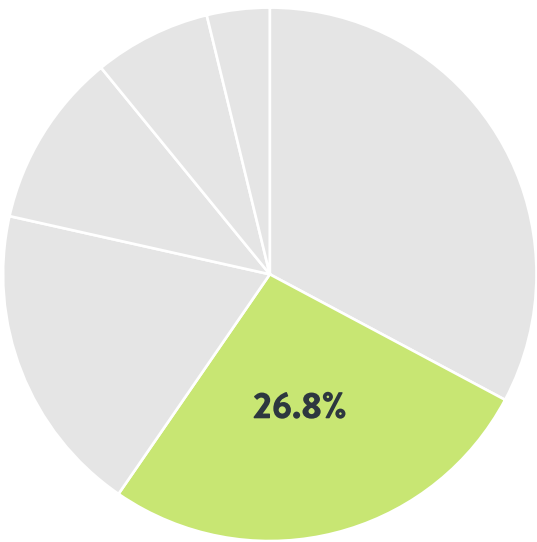
## 여행사 (n=229)

Travel provider or agent



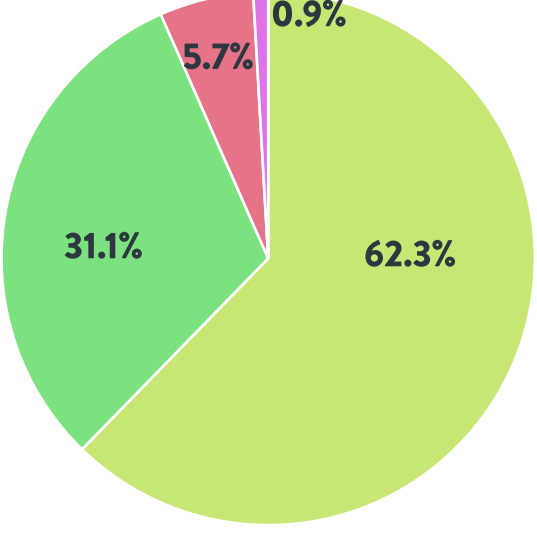
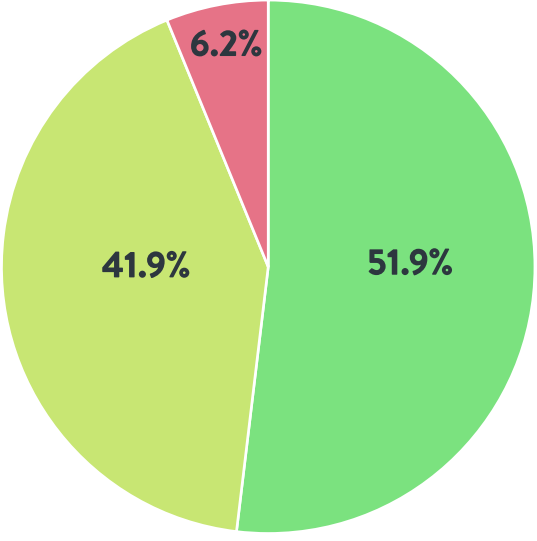
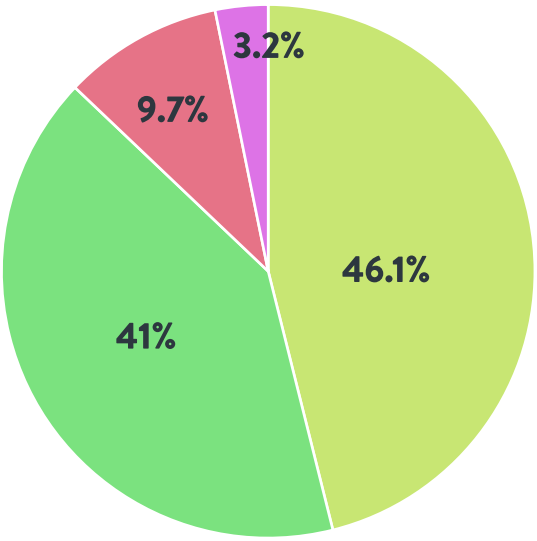
## 온라인 보험사 (n=106)

Online insurer



## 다음 여행을 위해 선호하는 여행자 보험 출처

Preferred source of travel insurance for next trip



Key	<div></div> 여행사 • Travel provider or agent	<div></div> 기업 정책 • Corporate policy
	<div></div> 온라인 보험사 • Online insurer	<div></div> 기억하지마 • Don't remember
	<div></div> 신용 카드 • Credit card	<div></div> 다른 • Other
	<div></div> 건강 보험 • Health insurer	

# 출처 별 여행 보험 구매를위한 미래의 선호도

Future preference for purchasing travel insurance, by source

[앞으로 여행자 보험에 어떻게 가입하고 싶습니까?] “가장 최근의 여행에 대해 여행자 보험에 가입한 곳은 어디입니까?”

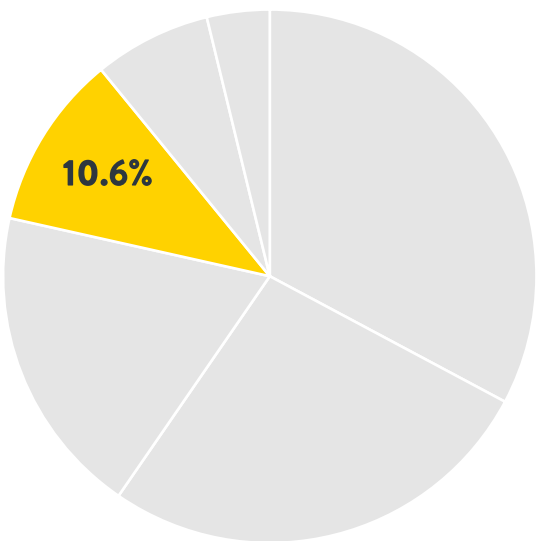
[How would you prefer to get travel insurance in the future] “For the most recent trip, where did you get travel insurance?”

## 마지막으로 예약한 여행의 여행자 보험 출처

Source of travel insurance for the last trip booked

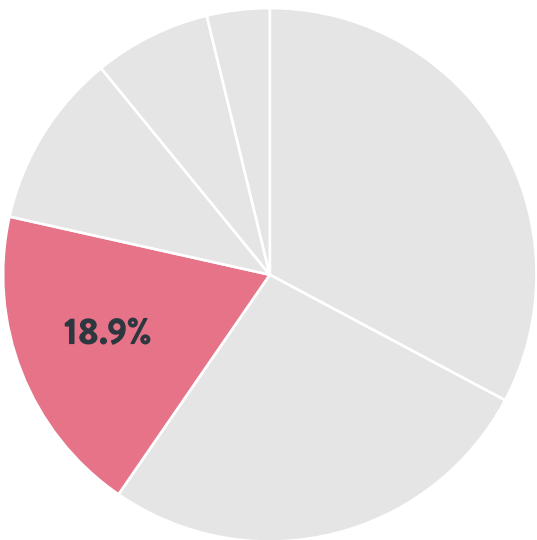
신용 카드 (n=41)

Credit card



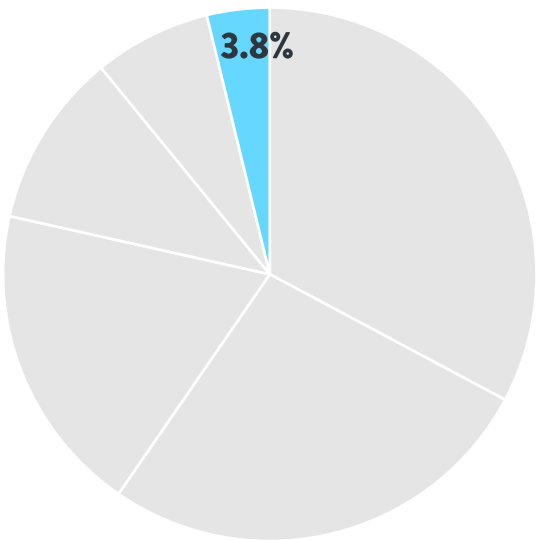
건강 보험 (n=75)

Health insurer



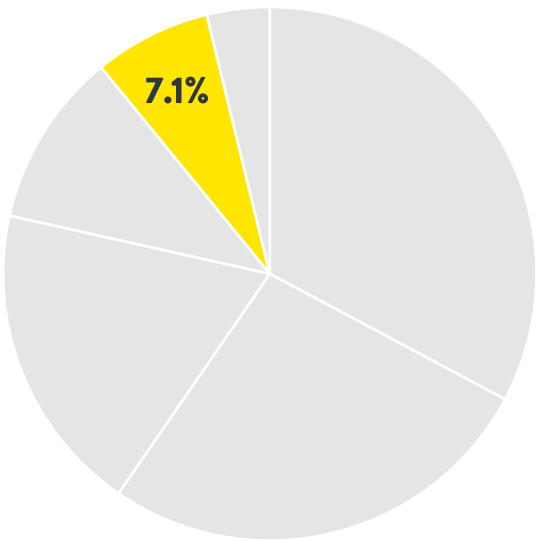
기업 정책 (n= <20)

Corporate policy



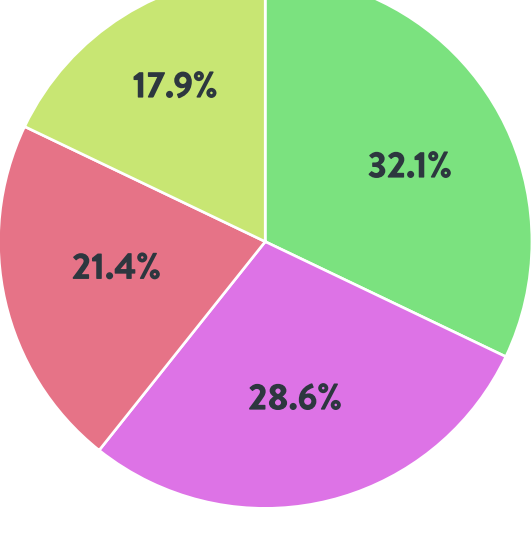
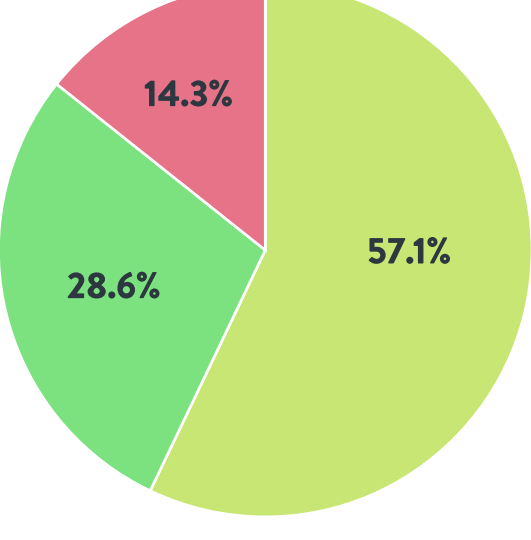
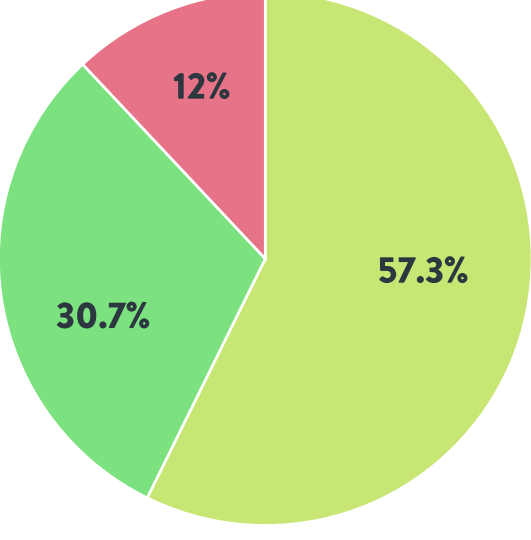
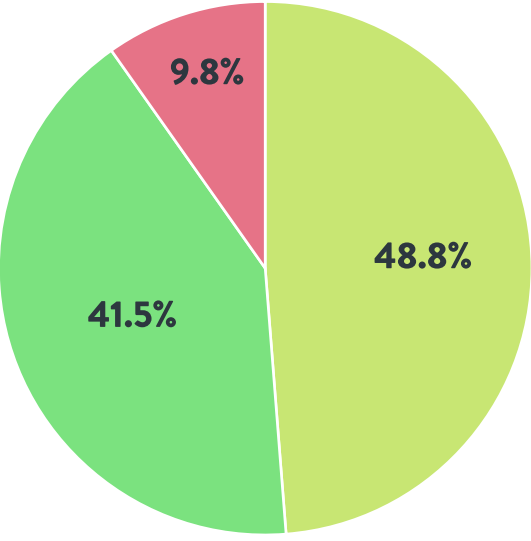
기억하지마 (n=28)

Don't remember



## 다음 여행을 위해 선호하는 여행자 보험 출처

Preferred source of travel insurance for next trip





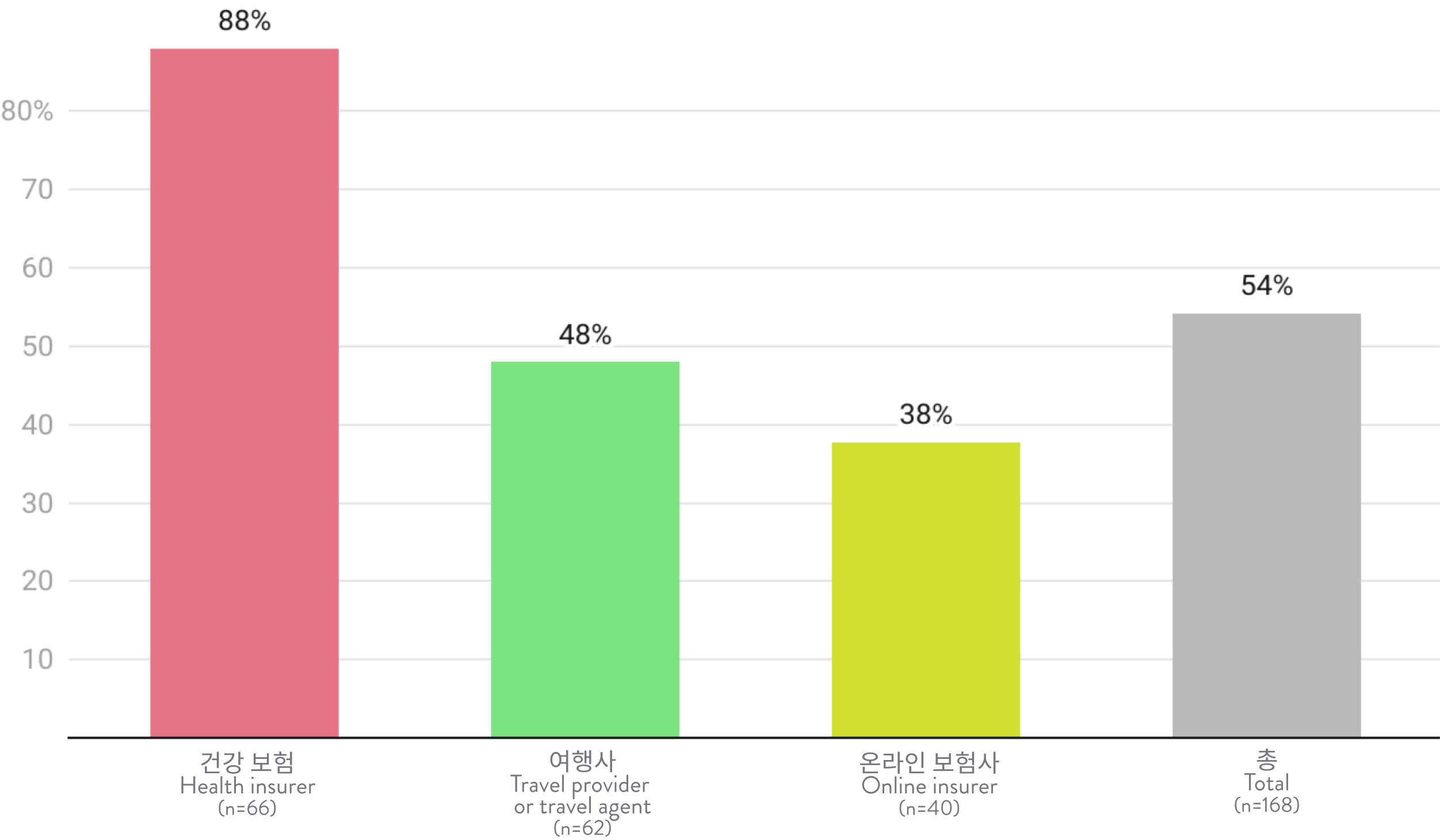
# 스위치, 소스에 의해 선호도

Preference to switch, by source

[가장 최근의 여행에 대해 여행자 보험에 가입한 곳은 어디입니까] “앞으로 여행자 보험에 어떻게 가입하고 싶습니까?”

[For the most recent trip, where did you get travel insurance] “How would you prefer to get travel insurance in the future?”

Of the travelers who previously got protection from a health insurer, 88% of them would prefer to switch to another insurance source for their next trip.



Key

여행사 • Travel provider or agent

온라인 보험사 • Online insurer

건강 보험 • Health insurer

총 • Total

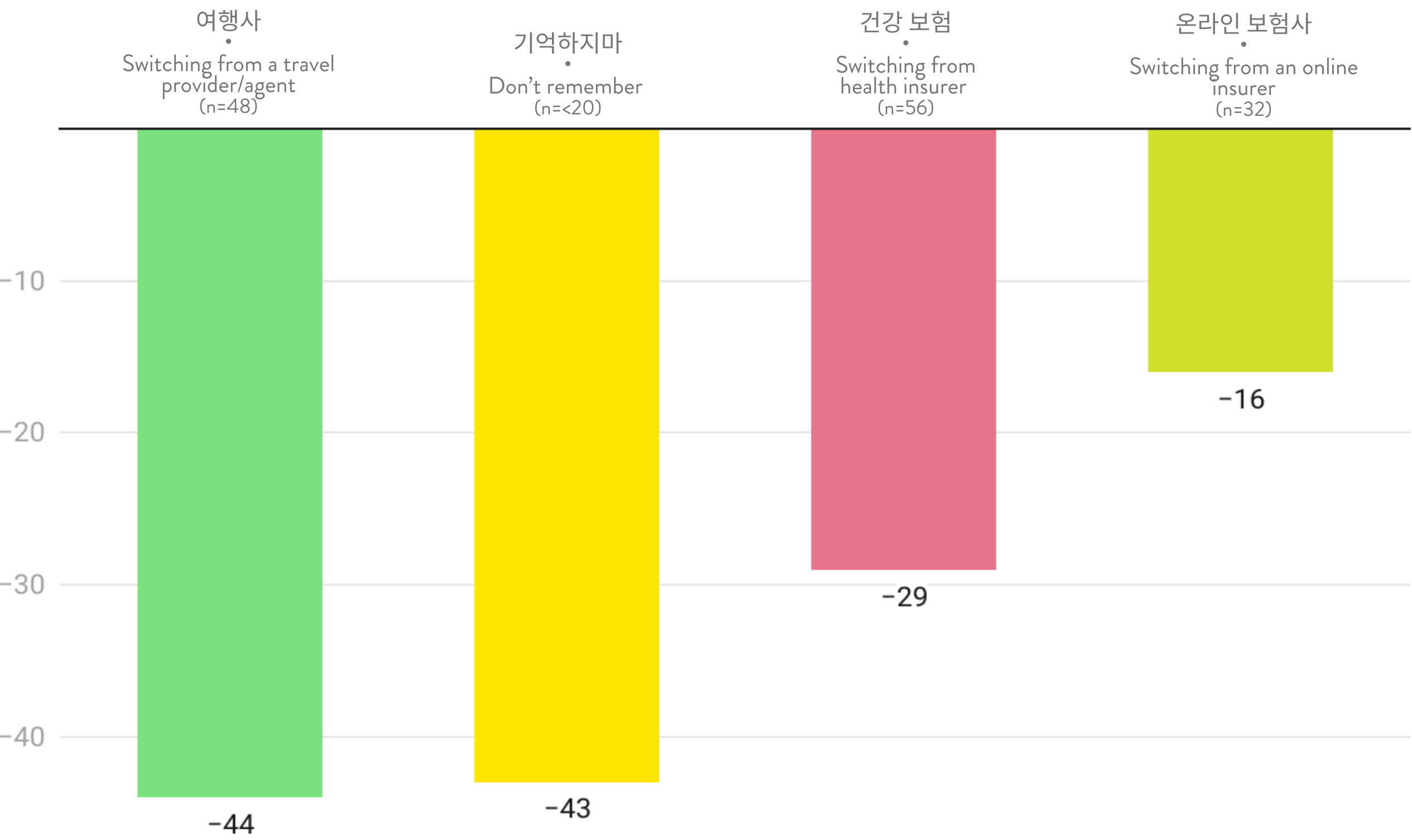
# NPS, 보험 소스를 전환하는 환경 설정을 기반으로합니다

NPS, based on preference to switch insurance source

[앞으로 여행자 보험에 어떻게 가입하고 싶습니까] “돌이켜 생각해 볼 때, 1에서 10까지의 척도(1은 매우 좋지 않음, 10은 매우 훌륭함)로 보험료 청구 과정을 평가한다면 몇 점을 주시겠습니까?”  
[How would you prefer to get travel insurance in the future] “Looking back, on a scale of 1 to 10, where 1 is a poor experience and 10 is a great experience, how would you rate the claims process?”

The average post-claim NPS for those customers who intend to switch from their current source is -31.

This chart shows the NPS scores for respondents who prefer to switch to another source of insurance next time they book travel. The wider set showing the average NPS per source is shown on page 8.



Key

여행사 • Travel provider or agent

기억하지마 • Don't remember

건강 보험 • Health insurer

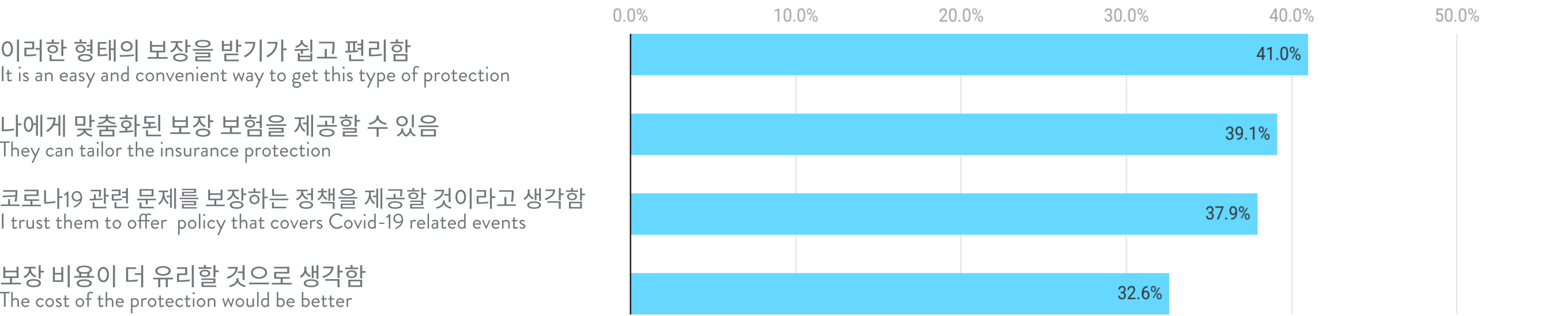
온라인 보험사 • Online insurer



# 이유로 여행 보험 구매를위한 미래의 선호도

Future preference for purchasing travel insurance, by reason

“이러한 경로를 통해 여행 보험에 가입하려는 이유는 무엇인가요? 해당 항목을 모두 선택해 주세요.”  
“Why would you want to receive travel insurance from this source (travel provider, online insurer or other)?”



Key

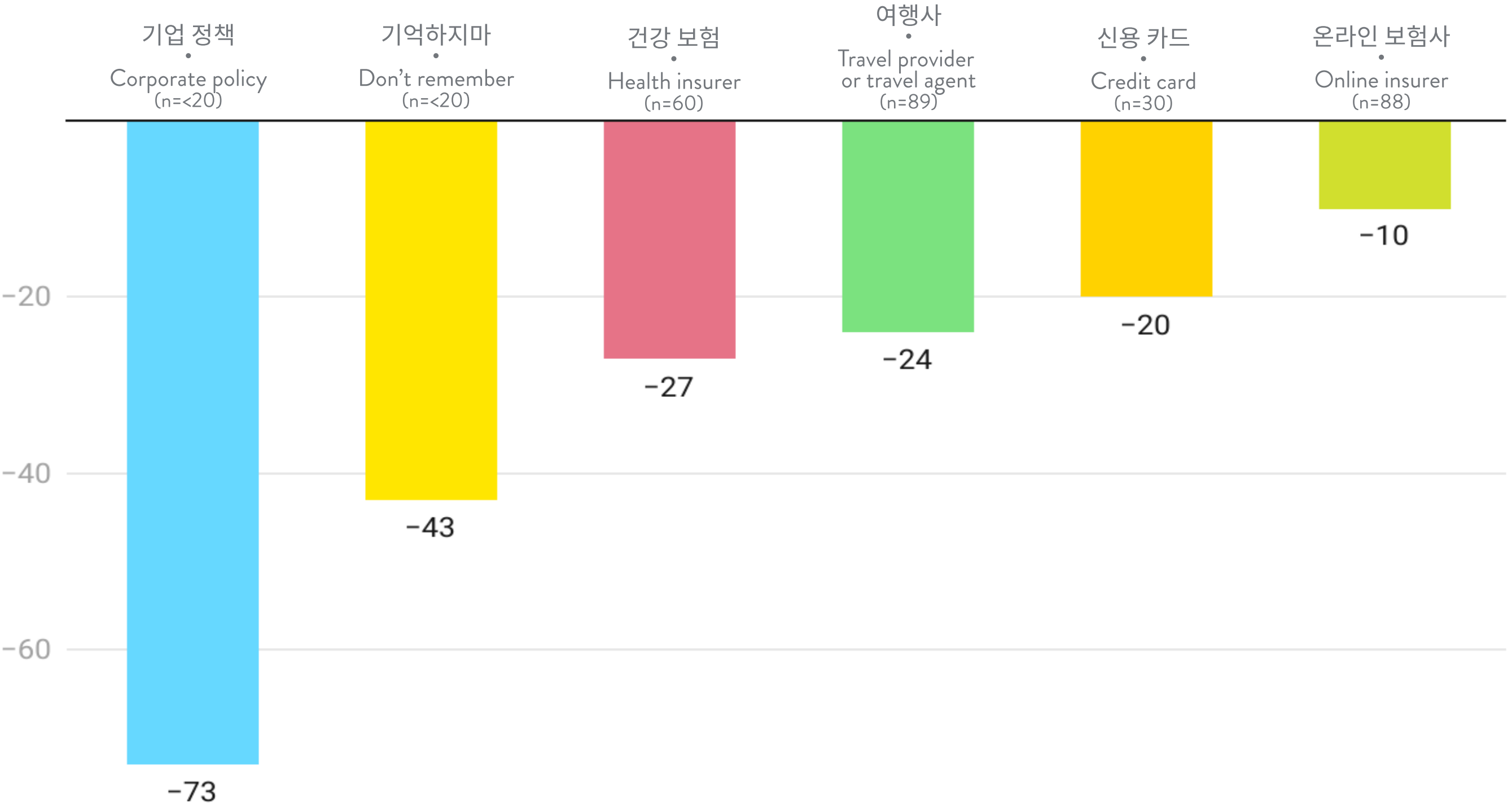
전체 샘플 • Entire sample

# 청구 경험 - 출처별 NPS

The claims experience - NPS by source

[가장 최근의 여행에 대해 여행자 보험에 가입한 곳은 어디입니까] “돌이켜 생각해 볼 때, 1에서 10까지의 척도(1은 매우 좋지 않음, 10은 매우 훌륭함)로 보험료 청구 과정을 평가한다면 몇 점을 주시겠습니까?”  
[For the most recent trip, where did you get travel insurance] “Looking back, on a scale of 1 to 10, where 1 is a poor experience and 10 is a great experience, how would you rate the claims process?”

Insurance offered with corporate policies deliver the poorest outcomes for their customers, with post-claim NPS measuring -73, versus health insurers measuring -27.



Key

기업 정책 • Corporate policy

기억하지마 • Don't remember

건강 보험 • Health insurer

여행사 • Travel provider or agent

온라인 보험사 • Online insurer

신용 카드 • Credit card



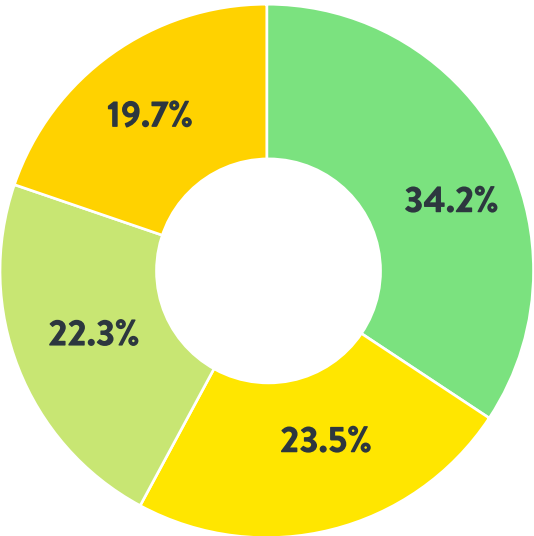
# 청구서 경험 - 어떻게 청구를보고 했습니까?

The claims experience - How did you report the claim?

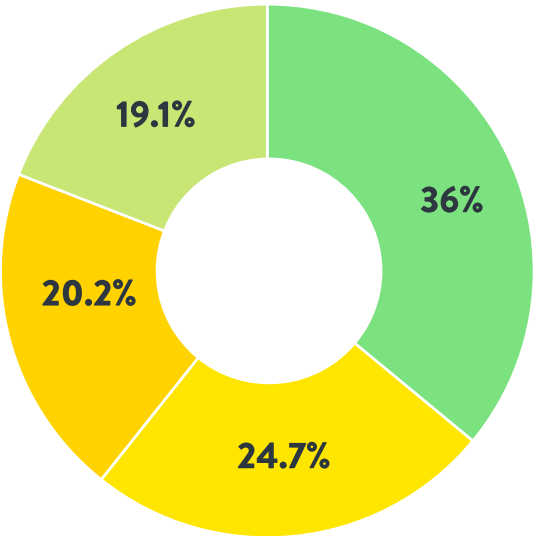
[가장 최근의 여행에 대해 여행자 보험에 가입한 곳은 어디입니까] “보험료를 어떻게 청구하셨나요?”  
[For the most recent trip, where did you get travel insurance] “How did you report the claim?”

While online forms are growing in popularity, claims are still filed in less than efficient ways, in particular via phone calls (22% overall).

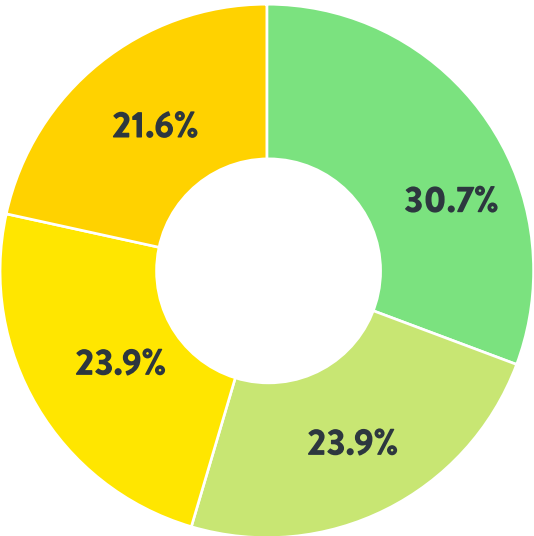
총 (n=292)  
Total



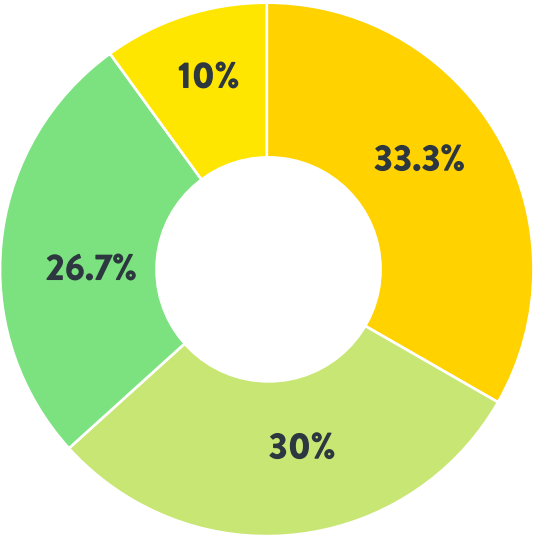
여행사 (n=89)  
Travel provider or agent



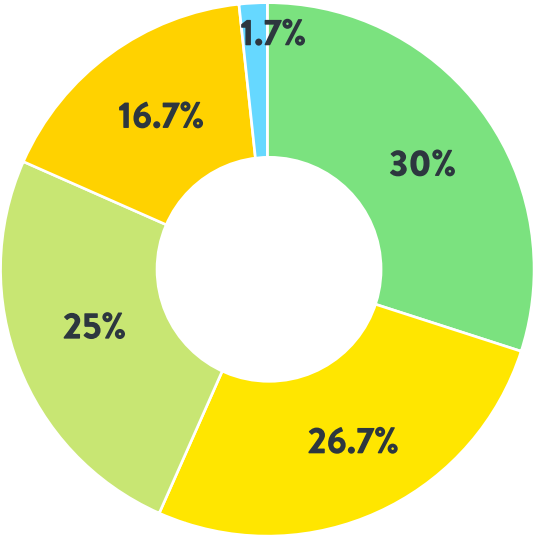
온라인 보험사 (n=88)  
Online insurer



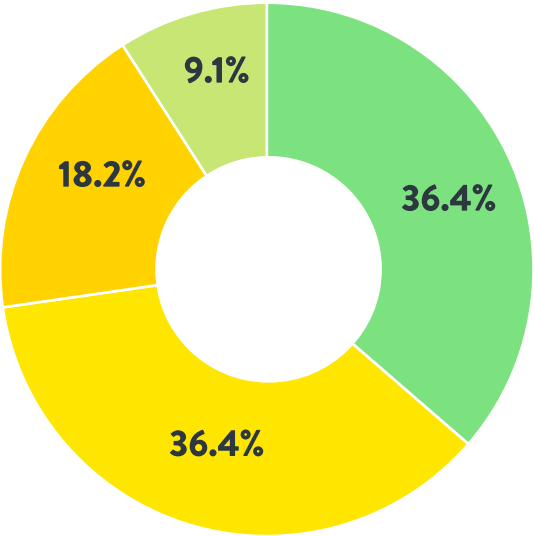
신용 카드 (n=30)  
Credit card



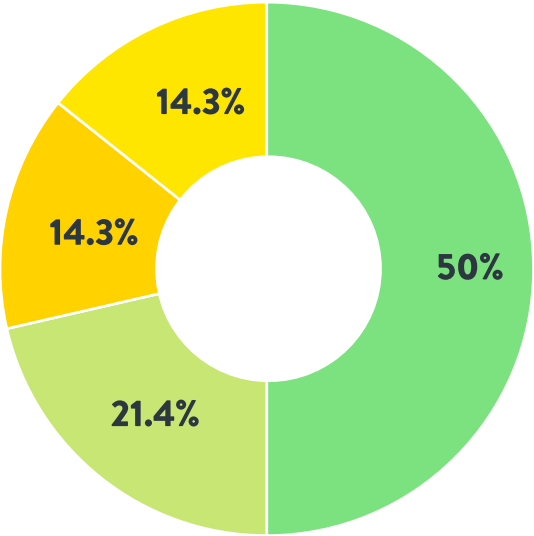
건강 보험 (n=60)  
Health insurer



기업 정책 (n=<20)  
Corporate policy



기억하지마 (n=<20)  
Don't remember



Key

온라인 양식 제출 • Online form

전화로 알림 • Phone call

종이 양식을 작성하여 우편으로 발송 • Paper form

이메일 발송 • Email

기타 • Other

# 클레임 경험 - 출처별 청구를 완료하는데 걸린 시간

The claims experience - time to finalize the claim by source

[가장 최근의 여행에 대해 여행자 보험에 가입한 곳은 어디입니까] “보험료를 청구한 시점부터 지급이 확정되고 실제 지급(해당되는 경우)이 이루어질 때까지 얼마나 걸렸나요? 일 수(예: 20일)로 답변해 주세요.”  
[For the most recent trip, where did you get travel insurance] “From the time of reporting the claim to it being finalised and paid (if applicable), how long did it take for completion of the claim? Please answer in number of days.”

Claims from health insurers take 14 days, compared to travel providers/agents at 11 days.





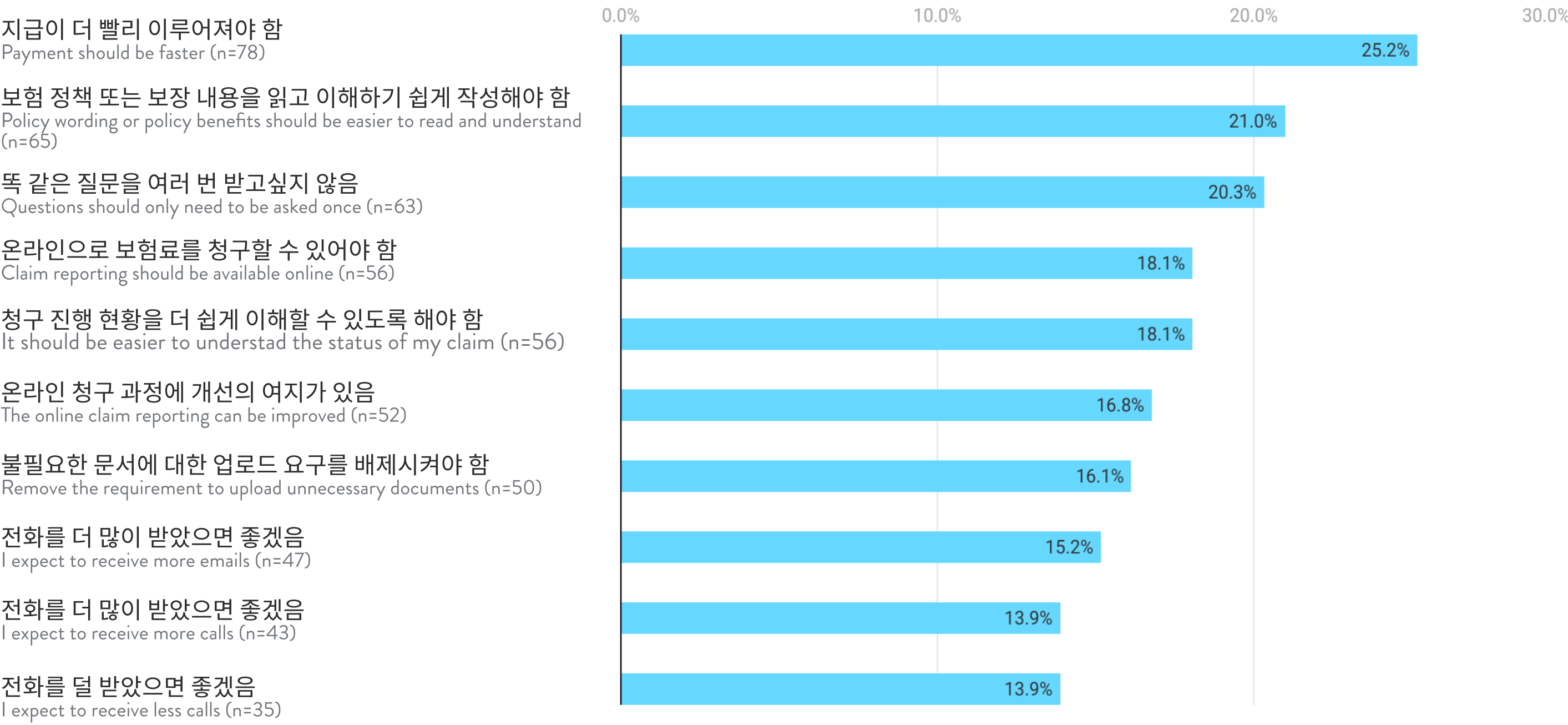
# 청구 경험 - 청구 프로세스를 어떻게 개선할 수 있습니까?

The claims experience - how can the claims process be improved?

“청구 절차에서 바라는 개선점이 있다면?”

“How could the claims process be improved?”

A single development that would significantly improve outcomes for claimants would be online bank transfers, cited by 25% of claimants who responded that "payment should be faster". Others include digital claim filing, real time updates, simpler wordings and avoiding data re-entry.



Key

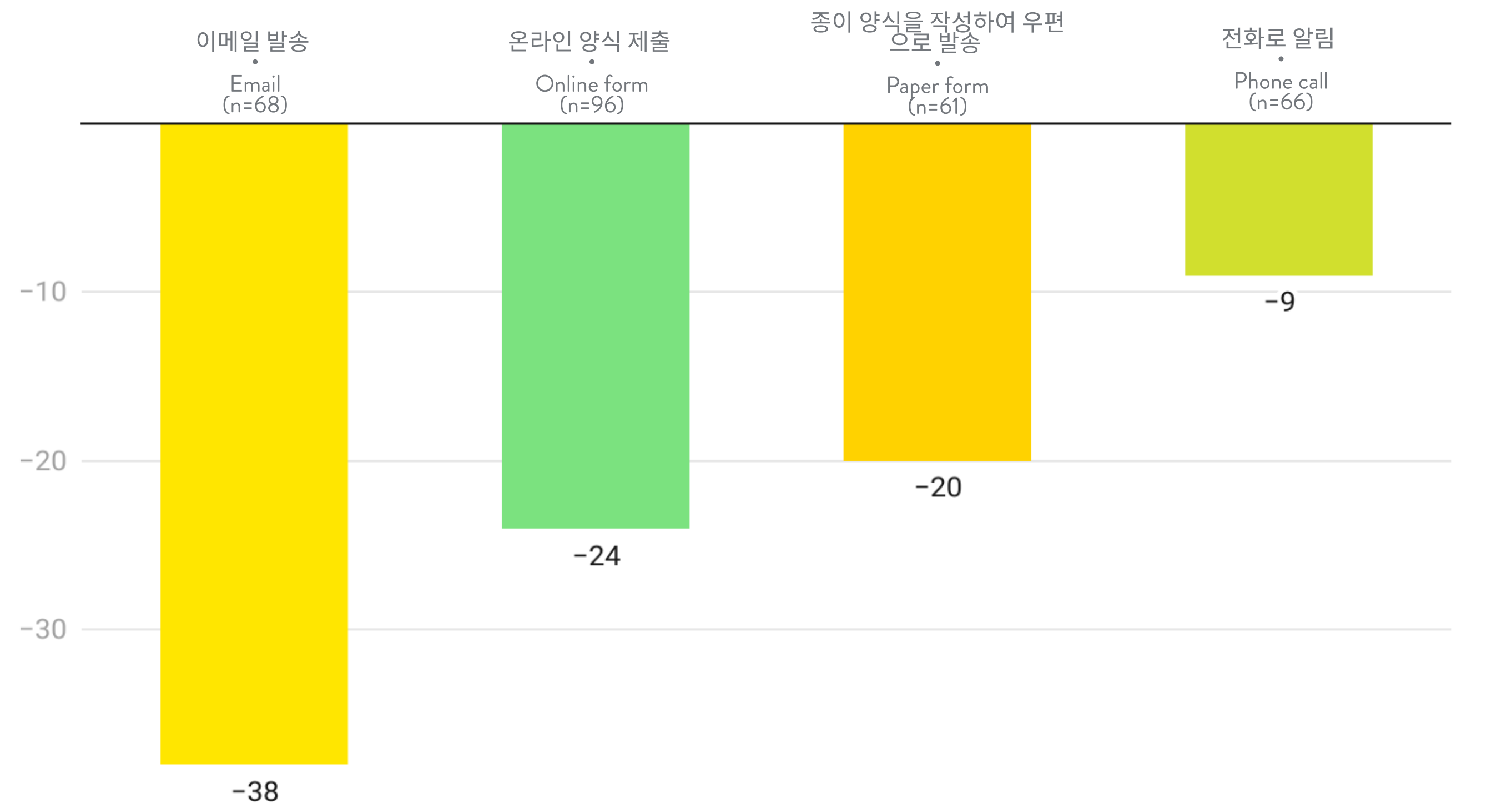
전체 샘플 • Entire sample

# 클레임 경험 - NPS, 청구서가보고 된 방법에 의해

The claims experience - NPS, by how the claim was reported

[보험료를 어떻게 청구하셨나요?] “돌이켜 생각해 볼 때, 1에서 10까지의 척도(1은 매우 좋지 않음, 10은 매우 훌륭함)로 보험료 청구 과정을 평가한다면 몇 점을 주시겠습니까?”

[How did you report the claim] “Looking back, on a scale of 1 to 10, where 1 is a poor experience and 10 is a great experience, how would you rate the claims process?”



Key

● 온라인 양식 제출 • Online form

● 전화로 알림 • Phone call

● 종이 양식을 작성하여 우편으로 발송 • Paper form

● 이메일 발송 • Email



# 청구 경험 - NPS, 청구권을 마무리 할 수있는 시간까지

The claims experience - NPS, by time to finalize claim

[보험료를 청구한 시점부터 지급이 확정되고 실제 지급(해당되는 경우)이 이루어질 때까지 얼마나 걸렸나요? 일 수(예: 20일)로 답변해 주세요] “돌이켜 생각해 볼 때, 1에서 10까지의 척도(1은 매우 좋지 않음, 10은 매우 훌륭함)로 보험료 청구 과정을 평가한다면 몇 점을 주시겠습니까?”  
[From the time of reporting the claim to it being finalised and paid (if applicable), how long did it take for completion of the claim]  
“Looking back, on a scale of 1 to 10, where 1 is a poor experience and 10 is a great experience, how would you rate the claims process?”

This chart shows the correlation between faster claim processing and higher NPS.

