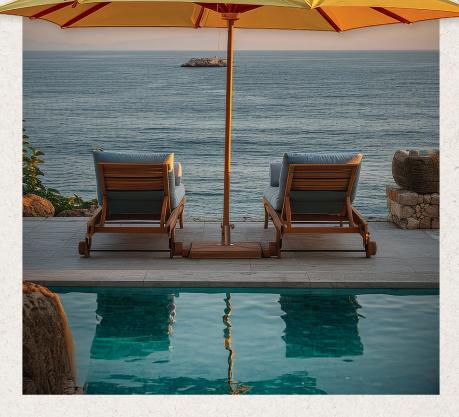


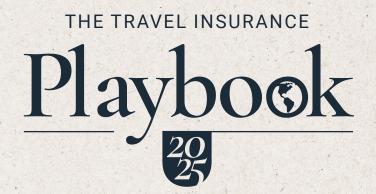
the travel insurance playbosk



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All sources for data presentation in this document can be found in the Endnotes section on the inside back cover of this publication.

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Executive Summary



A WORD FROM

Linda Fallon EXECUTIVE VICE PRESIDENT

Outlook for travel in 2025

The travel industry is undergoing a technology driven transformation, navigating the adoption of Artificial Intelligence (AI) that is revolutionizing the way that business is done. AI, combined with evolving consumer preferences and changing global economic factors, will continue to impact all facets of the travel experience. From trip planning and market research to content development and beyond, AI promises to be a valuable technology to enhance the travel experience for both travelers and travel advisors.

Within this Travel Insurance Playbook, you will discover travel trends, insights and real-world experience gleaned from Arch RoamRight customers related to AI. We've enhanced this year's Playbook with AI imagery and content to give you a feel for what the future holds. The Playbook also includes the results of a recent travel survey, offering thoughts on what today's travelers are looking for in terms of destinations, experiences, budgets, and more. Astrotourism, cooler climates and budget-luxury experiences are rising in popularity for 2025 trips. More travelers are taking inspiration from books, movies and tv shows—visiting destinations they've already fallen in love with on the screen. In 2025, travelers are likely to spend more on trips, with a greater focus on shared experiences and "off the beaten path" locations.

The desire for personalized travel itineraries persists even in the face of technological advancement, underscoring the need to preserve personal relationships and customer experiences while embracing AI.

The demand for travel insurance products that offer reliable, adaptable coverage options continues to grow, reflecting the need for security in all travel scenarios.

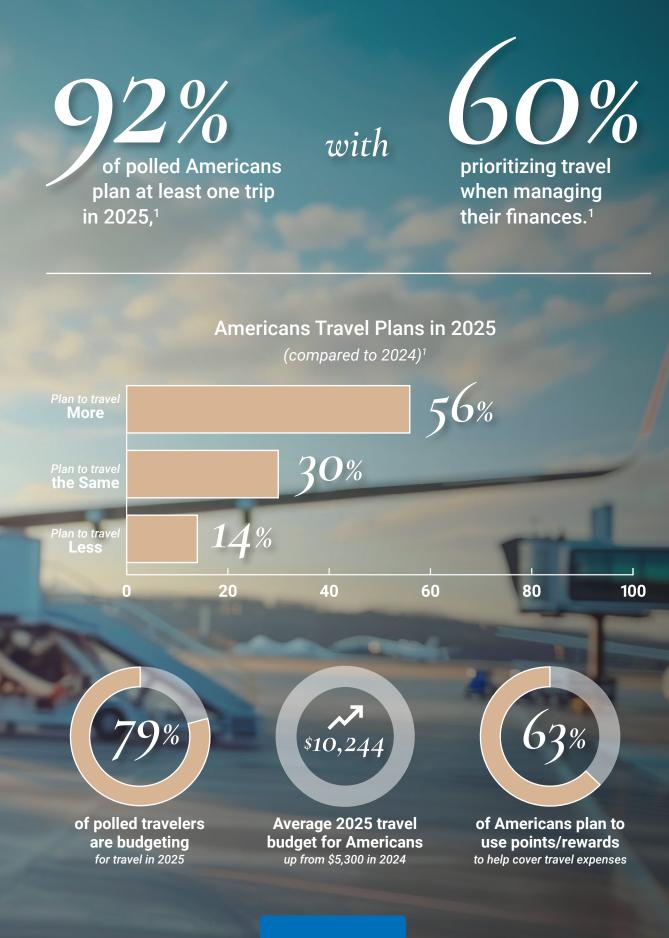
Our 2025 travel outlook is optimistic.

While we are finding business efficiencies through AI, our personal interactions will always support our drive for exemplary customer experiences. The travel industry's openness to technology advancements while keeping sight of "personal touches" will ensure growth remains strong.

Thank you for considering Arch RoamRight for your and your clients' travel protection needs. We value your industry expertise and your trust and look forward to growing together in support of your travelers.

Statistics

06





How Americans plan to travel in 2025¹



of polled travelers plan to travel out of state



of Americans plan to travel internationally

The types of trips polled travelers are planning in 2025¹



74% of travelers are planning on flying in 2025 and



of travelers are NOT planning on flying in 2025¹

Top reasons travelers choose NOT to fly¹







#3 Do not like to fly

Travel accommodation preferences for 2025¹





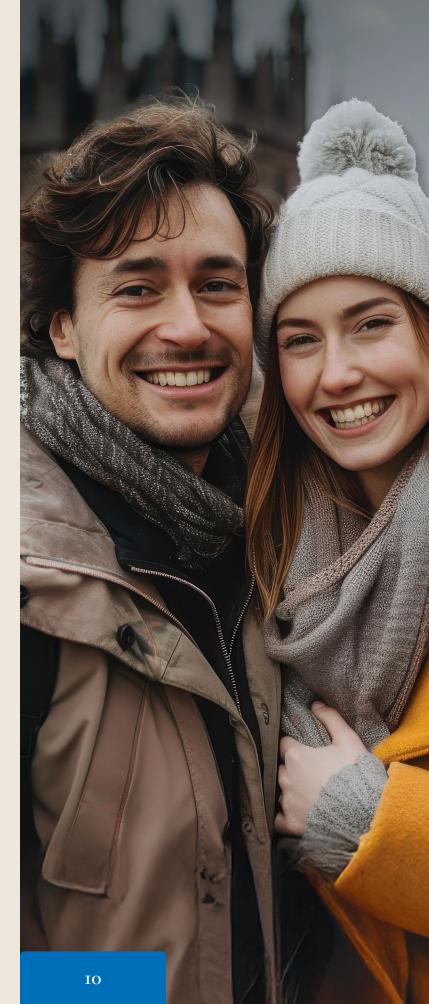
Prefer Rental Properties



Prefer Resorts



Prefer Other



Top 2025 International Travel Destinations.²



London, England

Bali, Indonesia

Dubai, United Arab Emirates

Sicily, Italy

Paris, France

Rome, Italy

Hanoi, Vietnam

Marrakech, Morocco

Crete, Greece

Bangkok, Thailand

Explore 2025 Travel Internets

The rise of the The rise of the Another trend is Cool-cation Set-jetting

With repeated record-breaking temperatures over the last three years, Google Trends has shown a 300% increase in searches for 'cooler holidays' in the last 12 months. Traditionally colder destinations - like Iceland, the Baltic States and Scandinavia - are selling well for Explore.

Another trend is

An emerging travel trend for 2025 is 'set-jetting', with travelers inspired to visit a destination because of a book, movie or TV series they've enjoyed. From Paddington in Peru and Gladiator 2 to White Lotus (Series 3), recent and upcoming releases are sure to inspire future travel.

A Mid-career Gap Year

Increasingly, we're seeing mid-lifers opting to take extended breaks from work in the middle of their careers to travel. With the average career now 40+ years, people are less inclined to wait four decades to take those extended adventures.



Star-bathing & Astrotourism

The unique opportunity to see the Northern Lights painted in the sky has sparked increased desire to witness this natural phenomenon. Iceland and Finnish Lapland are two destinations offering great chances to see the Aurora for yourself. Stargazing experiences continue to delight in 2025.

A rest is less than A Change

Engaging in something completely removed from our day-to-day routine can enable us to break free of unhelpful thinking patterns and leave us feeling refreshed and reinvigorated. In 2025, dedicate time to experience something that is meaningful to the traveler!

Elevated Experiences

More travelers are searching for budget-luxury travel through 'elevated, impactful experiences'. As well as bucket list sights and life-affirming experiences. Includes stays in handpicked, premium accommodations, providing extra comfort at the end of each day's exploring.

Where travelers are Spending More on Trips⁴

The U.S. remains the most powerful travel and tourism market, with international spending contributing \$2.36 trillion to the American economy.

The top five nations in travel and tourism revenue (in U.S. dollars) are:



Travelers are craving Shared Experiences⁴

Millennials and members of Generation Z say they prefer to save money on airfare to have more to spend on the experiential aspects of their vacation.



of Gen Z is planning travel around a specific event.



All-Inclusive Renaissance⁵

The all-inclusive resort concept is experiencing a revival, particularly among Gen Z travelers. One-third of Gen Zers report an improved perception of allinclusive stays, appreciating the convenience and value they offer. Modern all-inclusive resorts are elevating their offerings, focusing on high-quality dining experiences, unique activities, and luxurious amenities.

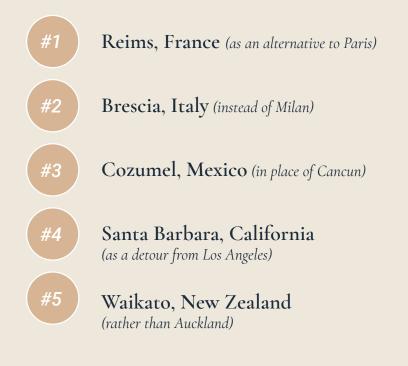
Some top all-inclusive destinations for 2025 include:



Detour Destinations⁵

One of the most prominent trends for 2025 is the rise of "Detour Destinations." These are lesser-known locations that offer unique experiences away from overcrowded tourist hotspots. Travelers are increasingly seeking authentic, less-explored places that provide a fresh perspective on popular regions.

Some notable detour destinations include:

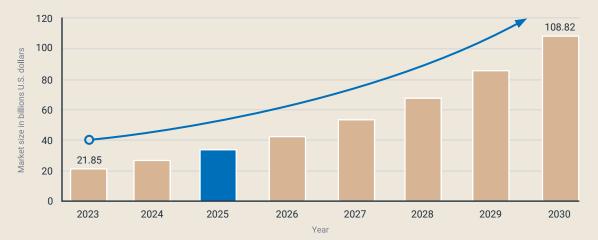




Travel Insurance Industry Trends

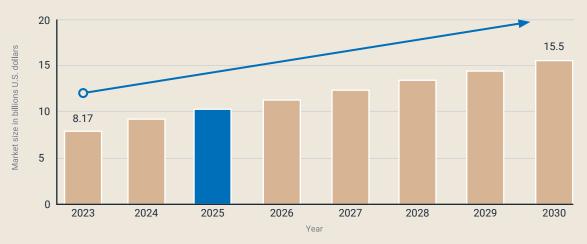
Global Travel Insurance Market Growth⁶

The global travel insurance market is forecasted to grow from USD \$14.3 billion in 2021 to USD \$108.8 billion by 2030.



U.S. Travel Insurance Market Growth⁷

The U.S. Travel Insurance Market size was valued at USD 8.17 billion in 2023 and is predicted to reach USD 15.5 billion by 2030.



16

"AI is revolutionizing travel insurance, It's making it more efficient and tailored to individual needs."

Average Trip profile

3



Average Insured Trip Cost:	\$2,759.12
Average Age of Traveler:	48 years old
Average Length of Trip:	8 days
Average Trip Deposit Date to Date of Purchase:	15 days
Average Trip Deposit Date to Trip Departure Date:	215 days

Top International Destinations for Trips Insured for 2025:

#1	Mexico	#6	Canada
#2	Italy	#7	Greece
#3	Bahamas	#8	Portugal
#4	France	#9	UK
#5	Dominican Republic	#10	Costa Rica

About Claims¹⁰

Top Five

Used Benefits for our Travelers are:

#1
#2
#3
#4
#5

Trip Cancellation

Trip Interruption

Trip Delay

Emergency Medical

Baggage Delay

20

Four Step Claim Process

Reviewing a claim takes time and involves several steps.

Intake

When a traveler submits their claim form whether through online, fax, email or mail, our team will begin reviewing the information and create a claim within our system.

Administration

A claim administrator will review the claim to ensure all required documentation is with the file before sending to the examiner. The claim administrator also serves as the main point of contact for the claimant.

Examination

Once it is determined that all needed documentation is accompanying the claim, the claim is given to the claim's examiner for full review.

Decision

After the examiner makes a decision, the claim is closed and the claimant is informed of the outcome. Electronic or check payment options are based on the claimant's preferred choice.

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Artificial Intelligence in Travel

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Leveraging AI to Ease the Burden on Travel Advisors







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CEO OF TERN

Can you describe the journey that led to the development of Tern's travel CRM and itinerary builder tools? What was the initial vision, and how has it evolved?

Absolutely. The journey to Tern started in a pretty unexpected way. My co-founders, Brian and Katie, and I spent years working at a tech platform called Handshake, where we learned firsthand how powerful technology can be in transforming an industry. After a few personal travel mishaps—one that involved missing a ferry in Greece—I started thinking about the technology that powers travel advisors. When I dug in, I realized the tools available were incredibly fragmented. Advisors were juggling CRMs, itinerary builders, financial tracking systems-each operating in silos and requiring tedious, manual work to stay in sync. That was our lightbulb moment. What if we could eliminate this invisible work and provide a seamless, vertically integrated solution? Fast forward to today, and Tern has grown from an itinerary builder into a full-fledged CRM, complete with email integration and agency-level financial tools. Our vision has remained the same-to streamline and supercharge the travel industry by removing inefficiencies—and we're just getting started!

As CEO, how do you ensure that Tern remains at the forefront of technological advancements in the travel industry?

It all starts with our culture. We've built a team that is relentlessly curious and driven to challenge the status quo. Every week, I ask our team, "How are you using AI to make yourself more efficient?" It's not just about implementing the latest tech trends; it's about understanding our users' core problems and finding the best solutions. We take a first-principles approach, meaning we constantly ask ourselves what the real challenge is and how technology can address it in ways that didn't exist before. Take our AI Assist feature, for example—it has already saved advisors over 12,500 hours of manual data entry, eliminating invisible work and letting them focus on what matters most: their clients.

What unique challenges do travel agencies face today, and how does Tern's software specifically address these issues?

Travel agencies are drowning in inefficiency. The industry is filled with fragmented tools, manual data entry, and complex workflows that prevent advisors from scaling their businesses. Many advisors are stuck in a cycle of invisible work—hours spent on tasks that don't directly benefit their clients or bottom line. Tern changes that. By bringing everything advisors need into a single, integrated platform, we eliminate the inefficiencies that have plagued the industry for years. Whether it's automating commission tracking, reducing duplicate data entry, or enabling better supplier collaboration, Tern empowers agencies to work smarter, not harder.

Tern's reconciliation tools are a significant component of your offering. Could you explain how these tools streamline operations for travel agencies and what makes them stand out from other solutions in the market?

Reconciliation is traditionally a massive pain point for agencies. Agencies spend countless hours manually

matching bookings with payments, often leading to lost commissions and revenue leakage. With Tern, reconciliation is seamless. When an advisor logs a booking, it automatically syncs across the agency, and host agency. No more entering data multiple times or chasing down missing payments. What makes Tern unique is that we don't just offer a better reconciliation tool—we've built a fully integrated system that connects the entire travel ecosystem, providing visibility and efficiency that no other platform offers.

In terms of user experience, what are the core principles that guide the design and functionality of your software?

Progress over perfection—that's one of our guiding principles. We believe in shipping meaningful value to our users every single week. Instead of spending months perfecting features internally, we get them into the hands of advisors and iterate based on real-world feedback. Our goal is to build software that feels intuitive, minimizes friction, and ultimately makes advisors' lives easier by reducing invisible work and increasing their productivity.

"Progress over perfection"

How do you see the role of artificial intelligence and machine learning in the future of travel CRM systems, and is Tern planning to integrate these technologies?

AI and machine learning are game changers for travel advisors. Tern is already leading the way with AI Assist, which has revolutionized data entry and trip planning. But that's just the beginning. In the future, AI will play a critical role in inbox management, supplier collaboration, and even proactive trip recommendations based on client preferences. We're committed to leveraging AI to supercharge advisors while ensuring the human connection remains at the core of travel planning.

Could you share a success story where a client significantly benefited from using Tern's tools?

One story that stands out is Klo Oxford, a travel advisor who was on the verge of leaving the industry due to the overwhelming complexity of managing multiple tools. After switching to Tern, she found that everything just "clicked." The all-in-one platform eliminated the chaos and allowed her to focus on her clients and growing her business. Today, she's thriving, and it's stories like Klo's that fuel our passion for what we do.

Looking at the current trends, what new features or innovations can clients expect to see from Tern in the near future?

We've got some exciting things planned. In 2025, we're doubling down on AI-powered automation, deeper financial tools, and enhanced supplier collaboration features. Our goal is to continue breaking down barriers and making it easier than ever for advisors to operate their businesses efficiently.

How does Tern ensure data security and compliance, especially with varying regulations across different countries?

Security is a top priority for us. Our team has experience from leading tech companies, and we're bringing enterprise-grade security to the travel industry. In 2025, we're undergoing a full SOC 2 audit, which will make us one of the few travel platforms with this level of compliance. Beyond that, we conduct regular security assessments and implement best-in-class data protection measures to ensure our users' information is safe.

What advice would you give to travel agencies that are still hesitant about adopting new technologies like CRM and itinerary-building software?

My advice? Don't wait. The travel industry is at a turning point, and those who embrace technology will be the ones who thrive. Tern isn't just about adopting new software; it's about reclaiming your time, reducing invisible work, and unlocking new opportunities for growth. Change can be intimidating, but the agencies that invest in technology today will be the ones leading the industry tomorrow.



Enabling Entrepreneurship Through Technology

"AI will be a key component in our toolkit."

aphu





LEARN MORE, SCAN HERE.



Henley Vazquez

What inspired you to co-found Fora Travel?

I've been a travel advisor for almost 20 years. My co-founders and I created Fora during the aftermath of the pandemic because we realized that approximately 1.5 million women were left without jobs and many others sought career flexibility. We wanted to help this new wave of entrepreneurs turn their passion into profit, no matter their stage of life or career. Since launching in 2021, we have booked over \$500M in travel.

What was your vision for Fora Travel, and how has it come to fruition?

We created Fora to make travel-related entrepreneurship more accessible. By combining the latest technology with a human touch, Fora turned travel advising into a modern, inclusive and lucrative career option. Our platform provides advisors access to over 145,000 bookable hotels, training programs, content and marketing tools, the fastest commission payments in the industry and an online forum that connects thousands of advisors within a global community.

How have you integrated artificial intelligence into your service offerings?

We use AI across our platform to help advisors work more efficiently and enable our operations teams to better serve our advisors. This includes leveraging AI for payment reconciliation, improving text readability and in our advisor workflow products.

How do you balance AI-driven solutions with a humancentric approach?

We believe AI will be a key component in our toolkit. We know that travelers value our human-centric approach, but thanks to AI, our advisors have the ability to be supercharged with knowledge and the latest market intelligence.

Looking ahead, what emerging technologies are you most excited for?

Half of our company is solely focused on tech, reporting to my co-founder, Jake Peters, Fora's Chief Product and Technology Officer. This year we are focused on creating best-in-class advisor workflow & client management tools tied directly into our own booking platform. This includes expanding our booking platform beyond hotels, as well as launching advisor tools that bring advisor-client interaction into the modern age.

How do you incorporate travel insurance into the booking process?

Anyone who has lived through the ups and downs of travel in the past five years understands the importance of having insurance before any trip – and particularly the big ones. Our clients who used to be resistant to purchasing insurance have, unfortunately, learned the hard way—and never had to make that mistake again.

Travel insurance really is such a comfort to know that you're covered if something were to go wrong. Our community includes many advisors who are newer to the industry, and for them travel insurance is a product they're "growing up" with. So it is practically instinct that they book it along with any trip.

Embracing AI to Enhance Human-Centric Experiences

ANDERS

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LEARN MORE, SCAN HERE.



Ragan Stone

How has Nicer Travel integrated artificial intelligence (AI) into its services?

Nicer has integrated AI across multiple aspects of its platform, primarily to enhance advisor efficiency and customer experience. We believe in small implementations of AI that add up to a big difference for our advisors. An example of this is in our itinerary builder, where advisors can generate descriptions of hotels and tours with a single click.

How does AI help Nicer in personalizing travel recommendations and itineraries for individual customers?

At Nicer, we leverage AI to enhance personalization by analyzing customer preferences and trends data for each client. We can then use these trends to help suggest relevant activities, such as cultural excursions or outdoor experiences.

In what areas of operation has AI proven most beneficial for Nicer?

The part of our process that has been most transformed by AI is our onboarding of new advisors—thanks to AI-driven learning modules, we can now bring on advisors and equip them to make their first booking within 24-48 hours. This has drastically reduced both time and complexity for new advisors in being able to start their travel advising career.

With the increased use of AI and data analytics, how does Nicer ensure the privacy and security of its customers' personal information?

We adhere to strict data security policies, ensuring compliance with necessary privacy regulations. As a step further, we've designed all our AI features to augment workflows rather than encounter personal information directly.

What are some of the biggest challenges you've faced when implementing AI technologies at Nicer?

One of our biggest challenges has been ensuring that AI adoption is intuitive for our service-driven business. By design, many AI products are meant to expedite an experience – but we are inherently human-centric and want to make sure that the high-touch experience of working with an advisor remains our primary focus.

Looking ahead, what are some upcoming AI advancements or projects at Nicer Travel that you're particularly excited about?

I am excited to see how we expand our itineraries to be even more dynamic and flexible, allowing advisors and clients to collaborate and customize trips together. Additionally, we plan to implement AI-powered real-time suggestions that aim to further enhance personalization of experiences.





"We plan to implement AI-powered real-time suggestions that aim to further enhance personalization of experiences."

Do you believe AI provides a significant competitive advantage in the travel industry?

Yes, absolutely. As the industry moves forward, it's our commitment to keep human travel advisors in the forefront by meeting clients where they are – and that often means making planning faster, more accessible, personalized and of course, digital.

How do you incorporate travel insurance into the booking process?

Travel insurance is such a great product for our clients and our advisors, we love to find creative ways to incorporate insurance in the booking process. Our goal is to integrate insurance directly into our booking process, giving advisors the ability to recommend and book coverage directly within the platform. With this integration, we'll ensure clients have seamless access to protection while traveling.

How Economic Factors Impact the Travel Industry



SCAN HERE.



Parker Ross svp & global chief economist at arch

How have recent global economic shifts influenced consumer behavior in the travel industry?

Ongoing economic uncertainty and inflationary pressures have led consumers across income brackets to prioritize value. Travelers are seeking cost-effective trips but remain unwilling to sacrifice quality and experiences. This trend is evident in the rising demand for "slow travel" (i.e. longer stays with deeper cultural immersion), local experiences and flexible payment plans.

In fact, international travel is on the rise; according to the International Air Transport Association (IATA) as of Dec. 2024, international travel grew 10.6% year-over-year (YoY) with the Asia-Pacific region contributing over 50% of the global growth. Specifically, domestic and outbound travel from China grew +8.5% YoY, reflecting the recovery of the country's travel sector and renewed international engagement post-pandemic; and U.S. travel spending is up +6.4% YoY, as Americans are benefiting from the strong U.S. dollar, which has increased affordability for outbound travel to Europe and Asia.

What impact have economic factors had on luxury travel?

High-income households—those earning over \$100k annually continue to drive much of the recovery in luxury travel. They account for over 60% of hotel spending and 75% of air travel expenditures. High-income travelers have been largely shielded from inflation's negative effects due to strong growth in asset prices and refinancing opportunities during recent low-interest periods.

In terms of luxury travel itself, these high-net-worth individuals are seeking bespoke wellness retreats that offer mental and physical rejuvenation; while affluent Gen Z travelers are prioritizing authentic and sustainable experiences, blending eco-tourism with bespoke itineraries; and finally, many business trips now extend into leisure stays, with high-income travelers staying longer to explore local cultures.

Are uncertain economic conditions affecting business travel?

The business travel sector has demonstrated remarkable resilience over the past few years. According to the Global Business Travel Association (GBTA) 2025 Outlook, over 55% of travel programs are unlikely to reduce travel despite global economic uncertainties, and 52% of companies expect higher travel budgets in 2025. What this tells us is that companies are still prioritizing business travel for client meetings, in-person conferences and crossdepartmental collaboration. We also know that companies are embedding environmental considerations into their travel policies, selecting sustainable airlines and eco-friendly accommodations as part of their corporate social responsibility efforts.

What is your outlook for the travel industry over the next 5 years?

Despite global uncertainties, the travel market remains poised for long-term growth, with the sector projected to contribute \$11.1 trillion to the global economy in 2024. This growth is supported by the anticipated expansion of Asia-Pacific's middle-class population to 1.5 billion by 2030; expectations that the ecotourism market will continue to grow at a double-digit compound annual rate in the years ahead; wealthier households will continue to drive luxury consumption and international travel spending; and corporate confidence and strategic travel investments continuing to boost demand for international business trips. Looking ahead, the travel industry is expected to thrive as global conditions stabilize and travel preferences continue to evolve. Major airlines, travel platforms and hospitality brands are already leveraging AI-driven technologies to provide personalized recommendations, dynamic pricing and seamless booking experiences, which are expected to influence 80% of travel bookings by 2028, according to a Skift report.

How will AI transform the travel industry?

Artificial intelligence (AI) is poised to revolutionize the travel industry, impacting everything from booking flights to experiencing destinations. AI algorithms can analyze vast amounts of data – from past travel history and preferences to real-time pricing and social media trends – to offer travel recommendations. It can automate the booking process, predict travel disruptions and adjust pricing in real-time, offering travelers the best possible deals. AI-powered chatbots and virtual assistants can even handle routine inquiries 24/7, freeing up human agents to focus on more complex issues and personalized service.

How may AI impact the role of the travel agent/ advisor?

AI will transform the role of travel agents. Agents will increasingly become curators of personalized travel experiences, leveraging AI as their powerful new toolkit. Those who adapt and embrace technology will thrive, particularly as AI can free agents to focus on what they do best: cultivating deep relationships, providing personalized advice, curating unique travel experiences and handling complex itineraries.

As mass-market travel planning becomes highly automated, the demand for personalized luxury and offthe-beaten-path experiences will surge. Travel agents will be tasked with designing bespoke, human-driven adventures that machines can't replicate—by curating high-end, experiential journeys that reflect local nuances, exclusive access and personal touches. Through this, agents will become less of a booking engine and more of a trusted travel advisor.

In a world where basic travel booking can be easily done online, travel agents can look to differentiate themselves by offering value-added services. This could include specialized knowledge of specific destinations, expertise in niche travel markets or personalized itinerary planning for complex trips. The travel landscape is constantly evolving, so those who embrace lifelong learning keeping up with the latest technology, travel trends and destination—can stay ahead of the curve. "Artificial Intelligence is poised to revolutionize the travel industry"



Integrating AI into the Travel Insurance Claims Process





LEARN MORE, SCAN HERE.



Darnelle Phillips vice president of operations at arch insurance

How has Arch Insurance been integrating AI into its travel insurance claims process?

We have found ways to leverage AI across various facets of our travel insurance claims process to enhance customer communication, detect fraud and improve overall service efficiency. One AI-powered tool we use regularly is an image comparison technology, this helps us to verify and/ or search images to quickly ensure both authenticity and accuracy. We also use Generative AI to help us provide timely and relevant responses to basic customer inquiries.

Another exciting development for us has been the use of AI to detect real-time travel delays and cancellations. By doing so, we can proactively respond to potential disruptions, enhance our customers' experience and ensure that we always provide timely, up-to-date support.

How does AI help in detecting and preventing fraudulent travel insurance claims?

AI strengthens our ability to detect and prevent fraudulent travel insurance claims. By comparing addresses, images, and names across extensive datasets, AI can reduce the need for manual fraud detection which can be both time-consuming and error prone. AI can also easily identify manipulated images, deepfakes, and false medical reports or invoices, while AI-powered predictive modeling can flag potential fraud patterns and enable us to take preemptive action.

What improvements have you observed since implementing AI technologies?

We've noticed improvements to both the speed and accuracy of our claims processing workflow. AI's ability to analyze large datasets has uncovered patterns that might otherwise go unnoticed. This capability not only speeds up the process but also enhances the precision of claims handling.

While we know that AI automation can streamline operations, we're also cognizant that it must be implemented thoughtfully. AI leveraged at the wrong time or in the wrong situation can cause confusion or even frustration for customers, particularly when they are dealing with an issue that requires a human touch. We've taken this into consideration for our practices and have carefully balanced automated processes with human oversight to maintain our high levels of customer satisfaction and trust.

What challenges have you faced while integrating AI, and how have you addressed them?

Integrating AI into the travel insurance claims process has not been without challenges. Regulators have been reluctant to fully embrace AI, which has resulted in a fragmented legal landscape where various states have their own sets of rules on AI usage. This uncertainty has forced a more cautious approach from corporate adopters so that we may avoid potential issues such as unfair discrimination claims. Public perception also poses a challenge when it comes to AI adoption. There is, naturally, public skepticism towards the use of AI in claims processing, primarily stemming from concerns related to privacy and accuracy. Because we know that privacy and accuracy are critical to maintaining our high standard of customer care, we ensure that all AI-generated communications and decisions undergo rigorous review by human experts to maintain precision and fairness.

In the future, how do you see the role of AI evolving in travel insurance claims management?

As AI technology continues to advance, its capabilities within the travel insurance sector are expected to expand dramatically. We are constantly exploring new ways to utilize AI in the initial intake of claims, the extraction of relevant information from submitted documents and beyond. This approach will allow us to continue to improve and streamline our processes, for example by filtering out irrelevant or unnecessary submissions and therefore speeding up resolution times.

We also have our eyes peeled for emerging applications which could further transform the travel insurance landscape. In one instance, these future innovations promise to enhance the efficiency of claims processing and further improve overall customer experiences by providing more accurate and timely services. As AI continues to evolve, it will undoubtedly shape the future of the travel insurance industry-and every other- making it more responsive and adaptive to the needs of travelers worldwide. We know that being on the cutting edge of AI adoption is a worthwhile investment that can only serve to benefit our customers by continuing to provide them with the consistent top-notch care and insights they have come to expect from us at Arch Insurance.



"As AI technology continues to advance, its capabilities within the travel insurance sector are expected to expand dramatically."

Partner with Arch Roam Right

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abandonment



Timelv email responses



As an award-winning travel insurance provide, Arch RoamRight knows how important it is to put the traveler first, especially during stressful situations. Can you say the same about your travel insurance provider?

As travel has returned, and people are traveling again, we stand behind our service to you and your clients. The Arch Experience is aimed at providing one-of-a-kind customer experiences, delivering a cultural journey of behaviors and actions that sets us apart from our competitors. Remaining passionate about the voice of the customer, we work diligently to maintain our high service levels, boasting a low call abandonment rate, short wait times, timely email responses, along with an efficient and prompt claims settlement process.

Industry and Customer Service Awards¹¹



Travel advisors who partner with Arch RoamRight can have:

- · Dedicated Business Development and Account Manager
- Award-winning claims administration and customer service
- Competitive Commissions

- Commission Protection available
- Market driven plan pricing
- Easy to understand products and services
- Superior technology solutions



73%

of customers who used our Al chatbot had their questions answered without needing to be transferred to an agent.

> Under the Arch RoamRight (www.RoamRight.com) brand, Arch Insurance Company provides travel insurance to help protect U.S. residents traveling around the world. Arch RoamRight travel insurance plans are offered for leisure, business, student and group travelers taking both domestic and international trips. From trip cancellation to travel medical insurance plans and an award-winning partner website, Arch RoamRight is an industry leader in innovation and technological solutions. *Upon receipt of complete proof of loss.



What We Offer

Brief Overview of Our Plans.

Pro Travel Insurance Plan

The Pro Plan provides basic travel protection at an affordable price.

For adventure travelers, the Pro Plan also offers a sports and equipment rental upgrade, which includes activities such as bungee jumping, skydiving and more.

Pro Plus Travel Insurance Plan

This plan provides for primary medical coverage when traveling, as well as coverage for cancel for work reasons if purchased within 21 days of making your initial trip deposit.

Pro Plus is a family friendly plan that offers coverage for one child (under 18) with each insured traveling adult at no additional charge. Need more coverage? The Pro Plus plan also offers optional upgrades for rental car coverage, baggage, and adventure sport and activities.

On Trip Plus Travel Insurance Plan

The On Trip Plus Plan is a great option for last-minute travel that only needs post-departure coverage.

This plan also includes security, political and natural disaster assistance and provides for medical evacuation to the hospital of your choice, subject to the policy provisions.

Annual/Multi-Trip Travel Insurance Plan

Great for frequent travelers, our Multi-Trip plan provides travel protection coverage for multiple trips throughout the year, up to the stated trip cost limit selected. This plan takes all of the great features from our Trip Cancellation coverage and extend it into a convenient annual travel protection plan. Not available to NY and HI residents. Ask us about plans for travel advisors.

Interested in hearing more? Contact us to learn how Arch RoamRight can elevate your travel insurance program.

partner@roamright.com | 1-866-891-6614

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Arch Advantages Plan Comparison & Partner Portal

Arch RoamRight plans offer many features that may not always be available in competing plans.

- An exclusion waiver for pre-existing medical conditions if purchased within a time sensitive period.
- Political or security evacuation benefit included if purchased within a time sensitive period.
- Every account has 2 direct contacts for best customer service.
- Cancellation for normal pregnancy and being present for the birth of a family member's child (as long as either occurs after effective date of the policy).

- Cancellation for adjustment in school year calendar due to unforeseen reasons (option available for Pro Plus and CancelFlex only) if purchased within a time sensitive period.
- Coverage for physical quarantine for medical reasons, or denied boarding due to medical screening.
- A 14-day free look period from date of purchase.

As a Arch RoamRight Partner you will have access to the Partner Portal.

A powerful tool to consolidate all your Travel Insurance tasks.

- Advisor dashboard
- Quotes
- Reminder emails
- Two ways to enroll large groups
- View/add claim documents
- Orders
- Send confirmation details

- Policies
- Training videos
- Policy modifications
- Reporting
- Live chat
- Brainstorm program



Meet the Team The Business Development Team

Business Development Leadership Team



Cory Sobczyk Vice President Business Development CSobczyk@archinsurance.com 402-452-5882



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Regional Sales Directors Team



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Navigating a Medical Crisis Abroad

- Insights from a Travel Advisor

During a trip to Palermo, Italy, a seasoned travel agency owner faced a medical crisis when he suffered a stroke, leading to a ten-day hospitalization. The incident occurred shortly after his arrival in Italy with his wife. When he showed signs of a stroke, he was quickly transported to a local hospital for urgent care.

Upon their arrival at the hospital, his wife contacted Arch RoamRight's assistance team, who promptly coordinated with the medical facility to confirm coverage for the necessary treatment. This quick action facilitated the immediate commencement of a comprehensive diagnostic evaluation, including multiple brain and heart-related tests, essential for assessing and addressing any severe long-term effects. The coverage extended well beyond the medical costs. It also covered additional non-medical expenses, including 15 extra days of accommodation, meals, local transport and airline tickets to return home.

The decision to purchase a travel insurance policy, costing only \$300 per person, proved to be a prudent investment. It covered expenses totaling \$13,529, transforming what could have been an overwhelming ordeal into a well-managed situation.

Story based on Raj Shah's experience and claim outcome.

Cost of the travel insurance policy:

Total Amount covered by travel insurance:





MORE CASE STUDIES HERE.

Case studies are provided solely for illustrative purposes and may be based on actual cases, composites of actual cases or hypothetical claim scenarios.

Learn More About Arch

Arch Capital Group Ltd.

Arch Capital Group Ltd. (Arch Capital or ACGL), a Bermuda-based, global insurer that writes insurance, reinsurance and mortgage insurance on a worldwide basis with a focus on specialty lines.

Arch Insurance Group

Arch Insurance North America is a part of Arch Capital Group Ltd., and includes Arch's insurance operations in the United States and Canada. Arch Insurance is a marketleading insurer, providing a wide range of property, casualty and specialty insurance options for corporations, professional firms and financial institutions across the U.S. Business in the U.S. is written by Arch Insurance Company, Arch Specialty Insurance Company, Arch Excess & Surplus Insurance Company and Arch Indemnity Insurance Company.Business in Canada is written by Arch Insurance Canada Ltd.

More products offered through Arch Insurance Group:

- Accident Insurance
- Alternative Markets
- Builders' Risk
- E&S Casualty
- Construction
- Lender Products
- Disability

- Excess Worker's Compensation
- National Accounts Casualty
- Healthcare Programs
- Professional Liability
- Contract Binding Operations
- Executive Assurance
- Defense Base Act Design & Environmental



66 Our mission is to provide our insureds with superb coverage and claims handling through careful and disciplined underwriting of risks and business-friendly solutions.??



Arch RoamRight

In 2012, Arch saw the need to provide more cohesive services across key departments such as customer service, claims, and underwriting, and thus launched the RoamRight brand and subsequently, the Arch RoamRight brand. Arch RoamRight offers travel insurance plans for leisure, business, student and group travelers taking both domestic and international trips. From trip cancellation to emergency medical insurance plans and an awardwinning partner portal and website, Arch RoamRight is an industry leader in innovation and technological solutions.

Pursuing Better Together®

Pursuing Better Together[®] encapsulates how we do business at Arch Insurance. It is an approach that is based on collaboration, responsiveness and a genuine commitment to continually raising the bar.

It is our promise to our brokers, colleagues and other partners to listen, share insights and work together to deliver informed solutions. We want to build a trusting and respectful relationship that allows us to understand our audience's goals so we can explore the possibilities together.

Pursuing Better Together[®] is a customer-focused mindset. It is a continual drive, working together with our partners, to pursue better ways of doing things and more effective solutions to respond to the needs of our customers.

Pursuing Better Togethersm

Arch RoamRight.

Leadership Team

Linda Fallon

Executive Vice President of Travel, Accident&Health

Linda Fallon has more than 30 years' experience in the assistance and travel insurance industry, and has been at Arch Insurance since 2011. Thanks to her years of experience and dedication to the travel insurance industry, Fallon was elected president of the United States Travel Insurance Association, the premier trade association for the travel insurance industry, in 2018. In 2019, she was selected to the Insurance Business Magazine's Hot 100 list, being identified as someone who has helped shape the insurance industry.





Brice King Senior Vice President Operations/COO







Dan Povondra Vice President Business Development



Cory Sobczyk Vice President Business Development



Greg Johnson Vice President Business Development



Tim Dodge Vice President Marketing/CMO









Endnotes

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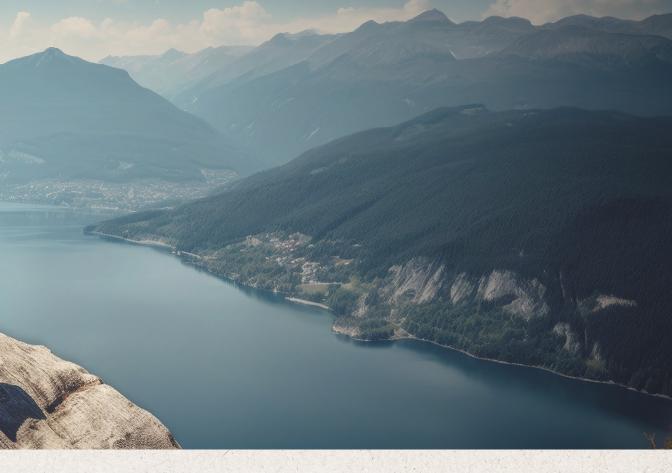
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Arch RoamRight data is based on RoamRight[®] policies data from 2024-2025.

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Based on awards granted to Arch RoamRight[®] in the year 2024-2025.

10

Arch Roamright data is based on RoamRight[®] claims data from 2024-2025.

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