

Press Release

Asia Emerges as the Preferred Destination for 63% of Indian Outbound Travellers, says ICICI Lombard's first edition of its travel centric 'WanderSafe Report 2025'

~ 60% of travellers book independently or via Online Travel Agency, while 41% face planning challenges such as visas, logistics, and insurance clarity

~ 62% of Gen Z plan to engage in adventure sports on their next trip, and 50% are likely to rent vehicles, demonstrating a preference for flexibility and self-curated experiences.

~ Increasing uptake in travel insurance is fuelled by concerns over medical expenses, trip cancellations, delays, baggage loss, and lost travel documents. Global uncertainties - including climate events, geopolitical tensions, flight delays and visa setbacks - are further prompting travellers to prioritise protection.

Mumbai, 10th December 2025: ICICI Lombard General Insurance, India's leading private general insurer, today unveiled its inaugural travel trends study, the '**WanderSafe Report 2025**'. Conducted in partnership with Hansa Research, the report captures insights from Indian international travellers. As a comprehensive, one-of-its-kind publication, it offers a data-backed view of the travel ecosystem, built on extensive primary and secondary research and enriched with strategic inputs from senior leaders, influential partners, and key industry stakeholders. The study reveals emerging travel behaviours, evolving perceptions of travel insurance, and noteworthy patterns across metro cities and Tier 1 towns.

The survey, which included perspectives from Gen Z, Millennials, and Gen X travellers (63% male, 37% female), indicates a strong overall preference for Asian destinations, supported by convenient visa processes and improved connectivity. North America continues to hold significant appeal as well. The study also highlights clear generational differences, with younger travellers—particularly Gen Z and Millennials—showing greater interest in long-haul destinations such as Australia and Europe/UK compared to Gen X.

According to the WanderSafe Report 2025, overall awareness of travel insurance in India is high, with nearly 88% of travellers reporting familiarity, driven by recent disruptions such as flight delays, climate events, and global conflicts. The report also highlights a major digital shift, with digital-first journeys and embedded insurance solutions becoming increasingly common, and consumers now expecting flexible, personalised, and on-demand protection that fits seamlessly into their travel planning.

In response to these evolving needs, ICICI Lombard introduced TripSecure+, its AI-enabled, adaptive travel product designed to deliver customised, continuous protection throughout the journey. In early 2025, ICICI Lombard became the first insurer in India to launch an AI-generated travel safety anthem, reflecting its commitment to making travel protection engaging and meaningful.

Mr. Anand Singhi - Chief Retail & Government Business, ICICI Lombard, said "Indian travellers today are exploring the world with greater confidence, purpose and independence - and they expect the same from their protection. The WanderSafe Report 2025 makes it clear that

while destinations are getting more exciting and itineraries more self-curated, uncertainties have also become more complex. Our role is to simplify these journeys. At ICICI Lombard, with AI-powered solutions like TripSecure+ we are reimagining travel insurance to be intuitive, adaptive and always-on, so that every traveller - from the digital-native Gen Z explorer to the family vacationer, can focus on what truly matters- enriching and memorable experiences.”

Key Highlights from the WanderSafe Report 2025

Indians Are Travelling More – Asia Leads the Way

- **63% of Indian outbound travellers** preferred Asia as their top destination, with Thailand, Japan, and Singapore leading the choice due to easier visa processes and strong air connectivity.
- Nearly half of Indian travellers (48%) indicated that Asia would be their destination for their next international trip.
- **North America**, particularly the USA, emerged as the second-most preferred region, reflecting growing interest in long-haul travel.

Younger Travellers Are Exploring Farther

- **Gen Z and Millennials** show a stronger preference for long-haul destinations like Australia and Europe/UK, in contrast to Gen X, who largely prefer nearby destinations.
- Australia is emerging as a rising favourite, especially among Gen Y travellers, with **48% planning trips**, outpacing Gen X.
- These trends indicate a growing appetite for experiential and exploration-focused travel beyond traditional short-haul routes.

Travel Preferences Are Evolving

- A majority of travellers (**64%**) prefer to travel with spouses, partners, or friends, reflecting the social nature of modern travel.
- Gen Z is redefining norms: they are **3x more likely to travel solo** and **4x more likely to travel with colleagues**, blending work and leisure (bleisure travel).
- These behaviours suggest that travellers are seeking **independence, flexibility, and authentic experiences** over conventional itineraries.

Trips Are Becoming More Purposeful

- Almost two-thirds of Indian travellers (**64%**) prefer international trips lasting up to **two weeks**, while families with children opting for longer getaways.
- Experience-first travel is booming: adventure sports, multi-country trips, water sports, and cultural exploration are increasingly popular.
- **Gen Z leads the adventure trend**: 62% plan to engage in adventure sports on their next trip, and 50% are likely to rent vehicles, demonstrating a preference for flexibility and self-curated experiences.

Planning Is Digital, But Challenges Persist

- **60% of travellers** book independently or through Online Travel Agency (OTAs), reflecting growing digital confidence.

- Nevertheless, **30% still rely on travel agents**, especially for convenience, guided experiences, or complex itineraries.
- Gen X travellers are **2.6x more likely** to rely on others—often their children—to plan and book trips, highlighting generational differences in digital adoption.
- 41% of travellers reported challenges related to **visas, logistics, and clarity of insurance coverage**, showing that digital confidence does not fully eliminate friction in travel planning.

Travel Insurance Awareness Is Rising, but Gaps Remain

- Overall awareness of travel insurance is high (**88%**), but detailed understanding and purchase intent lag.
- Among travellers with low purchase intent, **49% cited lack of awareness, 34% cited cost concerns, and 21% felt it was not beneficial**, with others citing difficulty in policy purchase.
- Post-pandemic, **64% of travellers actively search for travel insurance**, up from 54% in pre-pandemic years, reflecting growing recognition of the importance of protection.
- Travellers associate insurance with key protections: accidental death, hospitalization, flight cancellations, baggage loss, and coverage for adventure activities.
- Top claims include medical expenses, trip cancellations, delays, baggage loss, and loss of travel documents, with common claim rejections due to **policy exclusions, deductibles, or unmet conditions**.

Emerging Travel Insurance Trends

- The industry is witnessing **digital-first and embedded insurance solutions**, parametric and instant payouts, hybrid coverage models, and flexible, on-demand protection.
- Other trends include **telemedicine integration, emphasis on cybersecurity, sustainability initiatives**, and premium responses to disruption.
- These trends reflect a **generational shift toward safety, personalization, and technology-driven convenience**, creating opportunities for insurers to deliver more relevant and accessible products.

Report Link <https://www.icicilombard.com/consumer-insights>

ICICI Lombard continues to redefine travel protection by blending **technology, innovation, and customer-centric solutions**. With initiatives like Trip Secure+ and AI-driven engagement, the company is not only responding to evolving travel behaviours but also **shaping the future of travel insurance in India**, making it more intuitive, reliable, and seamlessly integrated into every journey.

About ICICI Lombard General Insurance Company Limited

ICICI Lombard is the leading private general insurance company in the country. The Company offers a comprehensive and well-diversified range of products through multiple distribution channels, including motor, health, crop, fire, personal accident, marine, engineering, and liability insurance. With a legacy of over 2 decades, ICICI Lombard is committed to customer centricity with its brand philosophy of 'Nibhaye Vaade'. The company has issued over 37.6 million policies, over 3.2 million claims processed and has a Gross Written Premium (GWP) of ₹ 282.58 billion for the year ended March 31, 2025. ICICI Lombard has 328 branches and 15,123 employees, as on March 31, 2025.

ICICI Lombard has been a pioneer in the industry, being the first large-scale insurance company in India to migrate its entire core systems to the cloud. With a strong focus on being digitally-led and agile, the company has introduced multiple AI-powered insurance solutions. The company's flagship insurance and wellness app, IL TakeCare, which has received over 18.4 million downloads, also offers the industry's first Face Scan feature. The company has won several prestigious awards- including the Insurance Asia, ICC Emerging Asia Insurance, ET BFSI Exceller, ET Corporate Excellence, Golden Peacock, FICCI Insurance, Assocham, Stevie Asia Pacific, and National CSR in recognition of its various initiatives. For more details log on to <https://www.icicilombard.com/>.

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