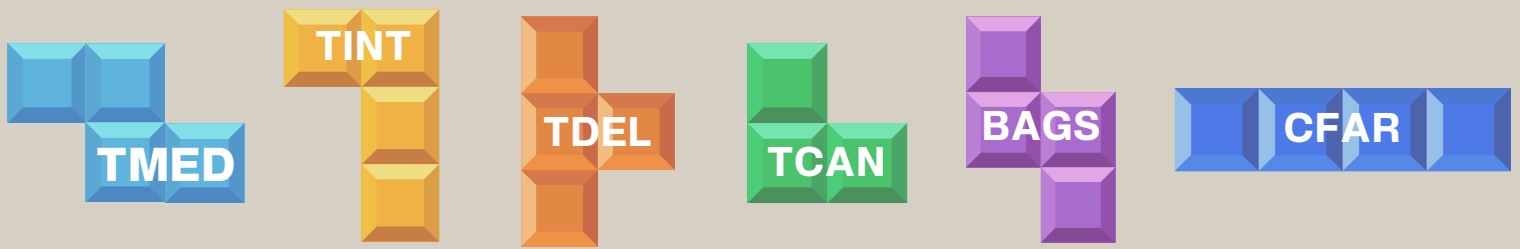


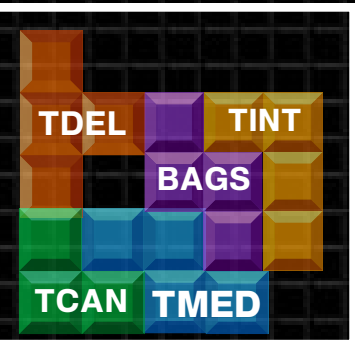


Benefit Tetris: Comparing Benefit Buying Behavior

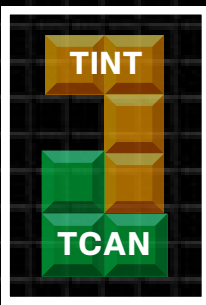


2024

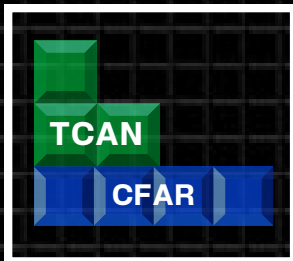
#1 Bundle: 26.3%



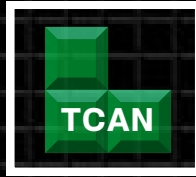
#2 Bundle: 10.3%



#3 Bundle: 9.6%



#4: 8.7%



#5: 7.7%



Attach Rate by Individual benefit

#1 TCAN (82%)
Trip Cancellation

#2 TINT (61%)
Trip Interruption

#3 TMED (60%)
Travel Medical

#4 TDEL (44%)
Trip Delay

#5 BAGS (38%)
Baggage

#6 CFAR (28%)
Cancel For Any Reason

Attach Rate by Individual benefit

#1 TCAN (92%)
Trip Cancellation

#2 TINT (58%)
Trip Interruption

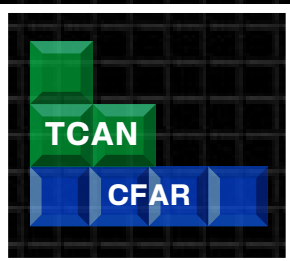
#3 TMED (45%)
Travel Medical

#4 CFAR (44%)
Cancel For Any Reason

#5 TDEL (38%)
Trip Delay

#6 BAGS (28%)
Baggage

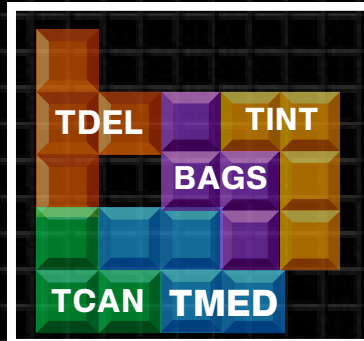
#1 Bundle: 15.9%



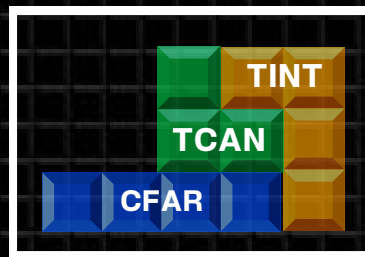
#2: 9.8%



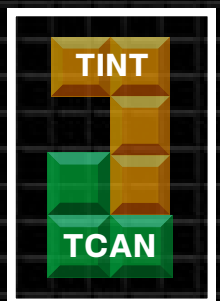
#3 Bundle: 7.7%



#4 Bundle: 6.3%



#5 Bundle: 6.1%



2023

Key Takeaways: Comparing 2024 to 2023

Rise in value-based buying decisions based on benefit selections.

Decline in cancellation benefits.

33% YoY increase in Travel Medical benefit attachment.

-36% YoY decrease in CFAR benefit attachment.