

Family Floater Health Insurance Market By Coverage (In-Patient Hospitalization, Pre and Post Hospitalization Cost, Day Care Treatments, Others), By Distribution Channel (Insurance Companies, Banks, Agents and Brokers, Others), By Plan Type (Immediate Family Plan, Extended Family Plan): Global Opportunity Analysis and Industry Forecast, 2021-2031

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Report description:

A family floater health insurance is a type of health insurance plan wherein the individual and his family members share one plan of health insurance. This means both the health insurance premium and sum insured would be shared amongst all members in the plan.□□□□

The family floater health insurance plan helps cover multiple health insurance claims at the same time, and the sum assured will be split amongst all family members. Moreover, policy is beneficial if the person has more than two members in the family. In addition, family floater health insurance policy is cost-effective as the policy holder gets cover for all family members with a single premium. Moreover, the family floater plan provides the tax benefits under Section 80D of the Income Tax Act. Health insurance is one of the primary investments for any individual to ensure complete security during medical emergencies for themselves and their families. Moreover, the income tax act allows the deduction for premium on health insurance through tax Section 80D. These are some of the factors that propel the growth of the family floater health insurance market. However, surge in fraudulent activities like, padding, inflating claims, staging accidents, misrepresenting facts on an insurance application, submitting claims for injuries or damage that never occurred are some of the major frauds that occur in the insurance sector. In addition, frauds such as internal fraud, rate evasion, underwriting fraud, claims fraud, and cybersecurity fraud are committed at different points in transaction by applicants, policyholders, third-party claimants, and professionals providing services to claimants. Therefore, such factor restricts the growth of the market across the globe. On the contrary, the surge in number of small insurance firms and technology improvements in the insurance industry are likely to propel the family floater health insurance market to new heights.

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Also, with the help of AI, insurers can improve claims turnaround cycles and fundamentally change the underwriting process. Therefore, this factor will provide opportunities for the growth of family floater health insurance market.

The family floater health insurance market is segmented on the basis of on the basis of coverage, distribution channel, plan type, and region. By coverage, it is classified into in-patient hospitalization, pre and post hospitalization cost, day care treatments, and others. By distribution channel, it is divided into insurance companies, banks, agents and brokers, and others. By plan type, it is bifurcated into immediate family plan and extended family plan. By region, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The report analyzes the profiles of key players operating in the family floater health insurance market such as Aetna Inc., Aviva, Care Health Insurance, Cigna, eHealthinsurance Services, Inc., Future Generali India Insurance Company Ltd., HDFC ERGO, IFFCO-Tokio General Insurance Company Limited, Niva Bupa Health Insurance, and Now Health International. These players have adopted various strategies to increase their market penetration and strengthen their position in the family floater health insurance industry.

Key benefits for stakeholders

-The study provides in-depth analysis of the global family floater health insurance market along with the current & future trends to illustrate the imminent investment pockets.

-Information about key drivers, restrains, & opportunities and their impact analysis on the global loan management software market size are provided in the report.

-Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the industry.

-The quantitative analysis of the global family floater health insurance market from 2022 to 2031 is provided to determine the market potential.

Key Market Segments

By Coverage

- In-Patient Hospitalization
- Pre and Post Hospitalization Cost
- Day Care Treatments
- Others

By Plan Type

- Immediate Family Plan
- Extended Family Plan

By Distribution Channel

- Insurance Companies
- Banks
- Agents and Brokers
- Others

By Region

- North America
- U.S.
- Canada
- Europe
- UK
- Germany
- France
- Italy
- Spain
- Rest of Europe
- Asia-Pacific
- China

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- Japan
- India
- Australia
- South Korea
- Rest of Asia-Pacific
- LAMEA
- Latin America
- Middle East
- Africa
- Key Market Players
- Future Generali India Insurance Company Ltd.
- Aetna Inc.
- Aviva
- Cigna
- Now Health International
- HDFC ERGO
- eHealthinsurance Services, Inc.
- Care Health Insurance
- Niva Bupa Health Insurance
- IFFCO-Tokio General Insurance Company Limited

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