

Tracing The Evolution of Travel Insurance Research: Evidence From Bibliometric Analysis

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Abstract:

Travel insurance is becoming a deal because more people are travelling and there are more risks and health emergencies. This study looks at how travel insurance research has changed over time by analysing published papers. The analysis uses papers from Dimension AI database. The study uses techniques like citation analysis and keyword co-occurrence to understand the field of travel insurance. It finds the important authors, journals, institutions and countries that are contributing to travel insurance research. Some of the research themes in travel insurance include Travel risk perception, Tourism safety, and health insurance, pandemic-related travel concerns, consumer purchase behaviour, and policy-related issues. The study shows that there has been a big increase in research on travel insurance after global health crises, especially after the COVID-19 pandemic. This means that people are getting more interested in travel insurance. The study also finds emerging research trends and networks that will shape the future of travel insurance. This review provides an overview of travel insurance research and gives useful insights for researchers, policymakers, insurance companies and tourism stakeholders. The study helps by mapping out what we know about travel insurance and identifying areas for research.

Keywords: Travel Insurance; Bibliometric Analysis; Tourism Research; Research Trends; Citation Analysis; Co-authorship Network; Risk Perception; Consumer Behaviour.

INTRODUCTION:

Travel insurance has become increasingly important due to the tourist industry's rapid growth and travellers' increased mobility, especially in developing nations like India. The market for travel insurance products has increased due to the integration of globalisation, rising disposable incomes, and heightened awareness of risk management (UNWTO, 2019). Over the past decade, the growth of outbound travel, the digitisation of traditional insurance services, and modifications to laws in the insurance sector have all contributed to the significant expansion of the travel insurance sector in India. Scholarly investigation into travel insurance is still dispersed over several fields, including public health, risk and insurance studies, tourism and hospitality management, and consumer behaviour, despite its practical importance. The literature lacks a thorough quantitative mapping of its intellectual structure, even though several studies have looked at certain characteristics, including willingness to buy, risk perception, and crisis implications. Over the years, research on travel insurance has looked at some topics, including consumer knowledge, purchase intention, risk perception, trust in insurance providers, and the role of intermediaries (Luna-Cortés & Brad, 2018; Mohamad et al., 2019). The COVID-19 pandemic and other recent global occurrences have raised research interest in travel risk management and insurance acceptance, emphasising the importance of financial preparedness and safety when travelling (Gossling et al., 2020). To close this gap, bibliometric analysis offers a reliable, impartial method. In order to analyse publishing trends, citation patterns, authorship networks, institutional contributions, and topic evolution within a research subject, it uses statistical and visualisation approaches. As a reliable technique for assessing research trends, intellectual frameworks, and cooperative networks within a particular field of study, bibliometric analysis has grown in popularity. It allows researchers to chart the evolution of knowledge over time, identify significant authors and organisations, and statistically evaluate publishing outputs (Donthu et al., 2021). However, in comparison to industrialised countries, the adoption of travel insurance is still relatively low despite this growth, mostly because of low awareness, mistrust, and the perception that insurance products are complicated (IRDAI, 2021). This emphasises how essential it is to understand scholarly investigations in this field in a methodical manner. In today's world, we are facing challenges like health crises, tensions between countries, extreme weather and travel disruptions. Travel insurance has become very important as it protects us financially and provides coverage for events. It helps with emergencies, trip cancellations, lost luggage and more. Before 2020, international travel was increasing rapidly. People needed protection from risks. The travel insurance market has grown a lot because

people are more aware of risks travel is recovering. It's easier to buy insurance online. Even though travel insurance is important, researchers have not studied it thoroughly. Many studies have looked at things like people's willingness to buy insurance, how they perceive risks and the impact of crises. Some researchers have studied how people think about insurance, their intentions to buy it, and their trust in insurance companies. The COVID-19 pandemic has made people more interested in managing travel risks and buying insurance. To understand the research on travel insurance better, we can use a method called analysis. This method helps us see trends in publications, who is working together and how the field is evolving. Bibliometric analysis is a way to study research trends and networks. It helps us to find out who is publishing research, which institutions are contributing and how knowledge is changing over time. There is a lack of thorough bibliometric studies that methodically look at the evolution and trajectory of research in this field, especially in the Indian context, despite the expanding corpus of literature on travel insurance. By studying travel insurance research, we can understand the field better. Find gaps in current knowledge. This can help insurers, policymakers, and researchers make decisions. This research helps both academics and practitioners. It provides insights for people working in insurance, tourism and research. In an era characterised by health crises, geopolitical tensions, extreme weather events, and various trip disruptions, travel insurance has emerged as a vital financial and protective mechanism. It provides essential coverage for medical emergencies, trip cancellations or interruptions, lost baggage, and other unforeseen events. The strong growth in international travel before 2020 amplified the need for such protection, as millions of travellers faced heightened exposure to risks during their journeys.

The global travel insurance market has mirrored this importance. It has experienced significant expansion, driven by increased risk awareness, the recovery and growth of international travel, and the rise of digital distribution channels. This study conducts an updated bibliometric analysis of the travel insurance literature, drawing from a major database from Dimension AI for the period 2017–2026. The main objectives are to: (1) analyse the temporal evolution and growth patterns of publications; (2) identify the most productive authors, institutions, countries, and source journals; (3) explore keyword co-occurrence networks and thematic clusters; and (4) highlight research gaps and propose future research directions.

Therefore, this study aims to trace the evolution of travel insurance research through a bibliometric approach, focusing on publication trends, thematic developments, and collaborative patterns from 2017 to 2026. By providing a structured overview of the scholarly landscape, the study seeks to identify research gaps and offer directions for future academic inquiry and policy formulation in the travel insurance sector

By systematically mapping the knowledge domain of travel insurance, this research contributes to both academia and practice. It offers valuable insights for insurers, tourism policymakers, and researchers navigating the dynamic risk landscape of modern travel.

LITERATURE REVIEW:

In recent years, the trend of domestic and international travel in India has increased significantly due to rising disposable income, improved transportation facilities, and growing tourism awareness. The Ministry of Tourism reports that both before and after the pandemic, India had significant increases in both domestic and foreign visitor numbers. As tourism has grown, so too have the health hazards associated with travel. Studies indicate that a considerable proportion of travellers experience health problems, injuries, or medical emergencies during or after travel (Leggat et al., 2002). Particularly while travelling abroad, tourists are frequently exposed to contagious infections, mishaps, and unanticipated medical costs (Leggat et al., 2004). In such circumstances, travel insurance plays an important role by providing financial protection against medical emergencies, trip cancellations, baggage loss, hospitalisation expenses, and emergency evacuation services. Travel insurance companies also assist travellers during emergencies by offering medical support and repatriation facilities (Southwick et al., 2002).

A recent study by Abdulrahman Jasim Almansoori (2024) reports research on travel insurance has expanded dramatically since the COVID-19 pandemic, underscoring the growing significance of risk protection for tourists. Study updates the analysis of travel insurance research from 1968 to 2023. Health and medical coverage, traveller risk perception, tourism safety, insurance purchase behaviour, and emergency travel support are the six main research clusters associated with travel insurance that were identified by the study. Additionally, it showed that visitors' knowledge and desire for comprehensive insurance plans were altered by the pandemic. The results also showed that travel interruptions, trip cancellations, and medical emergencies became major factors influencing insurance acceptance. The report also suggested future research on consumer behaviour, technology

advancements, and post-pandemic travel risk management while highlighting the expanding significance of digital platforms and customised insurance products in the travel sector.

The tourist and hospitality industries in India and around the world were negatively impacted by the COVID-19 pandemic. The United Nations World Tourism Organisation reports that travel restrictions and health concerns caused a sharp drop in foreign visitor arrivals in 2020, resulting in significant financial losses for the global tourism sector (UNWTO, 2020). The pandemic raised tourists' awareness of financial and health security in India, underscoring the growing significance of travel insurance in the travel industry.

1.1 OBJECTIVES:

The primary objective of this study is to conduct a comprehensive and systematic investigation into the academic contributions focusing on travel insurance in India. The study seeks to address existing gaps by analysing the available literature to determine the main topics of interest, new trends, and important themes in the academic discourse. This study uses sophisticated bibliometric tools to find highly cited and influential papers, analyse publishing trends over time, and identify the top authors and institutions in this subject.

By providing a quantitative evaluation of the study environment, the bibliometric approach will make it possible to spot trends, connections, and theme advancements in travel insurance studies. To map the domain's intellectual structure, this involves assessing co-authorship networks, institutional partnerships, and keyword co-occurrence. The results will be useful in tracking the development of travel insurance research in India, highlighting aspects like awareness, perception, and adoption that have been well studied, and pointing out understudied topics that need more scholarly investigation.

1.2 SIGNIFICANCE OF THE STUDY

This study is expected to contribute to a deeper understanding of travel insurance in India by analysing research trends from 2017 to 2026. It highlights the evolving priorities, dominant themes, and emerging areas of focus within the academic landscape, offering insights into how scholarly discourse on travel insurance has developed over time. The study also seeks to identify influential authors and institutions, emphasising their role in shaping the field and providing a foundation for future research collaborations. By doing so, it advances knowledge of travel risk management, insurance awareness, and consumer behaviour in India. Additionally, the study provides evidence-based insights into effective strategies and practices, which can assist policymakers and insurance providers in designing more accessible, affordable, and customer-oriented travel insurance products.

This bibliometric analysis is not only an academic contribution but also a meaningful step toward strengthening the travel insurance sector in India. By presenting a systematic evaluation of existing research, it aims to guide future studies and encourage practical applications that enhance traveller protection and financial security. Furthermore, the study's findings will contribute to ongoing discussions on insurance adoption and financial preparedness among travellers by highlighting the role of scholarly work in shaping awareness, trust, and decision-making regarding travel insurance.

1.3 RESEARCH QUESTIONS

In order to investigate trends in research output, collaboration patterns, and information transmission concerning travel insurance in India, the study tackles the following concerns. The following are the developed research questions (RQs): Research study will focus on six questions that include:

- (1) What are the challenges and trends in Travel Insurance?
- (2) What are the papers on Travel insurance?
- (3) The most-cited journals on travel insurance?
- (4) Which are the most influential authors, organisations, and countries related to travel insurance?
- (5) Which are the most-cited authors of travel insurance?
- (6) What are the major travel insurance clusters?

RESEARCH METHODOLOGY:

In recent years, the study of travel insurance has been receiving more attention from academics, with an increasing collection of literature exploring its many facets, such as customer awareness, perceived risk, intention to buy, and policy effectiveness. To trace the evolution and emerging trends in this field, a bibliometric analysis exploring data from Dimension AI was conducted on 649 publications from 2017 to 2026. The dataset comprises 73 documents, including 1570 journal articles, 193 book chapters, 98 preprints, 12 edited books, 9 monographs and 49 conference proceedings. These publications span multiple disciplines such as tourism, commerce,

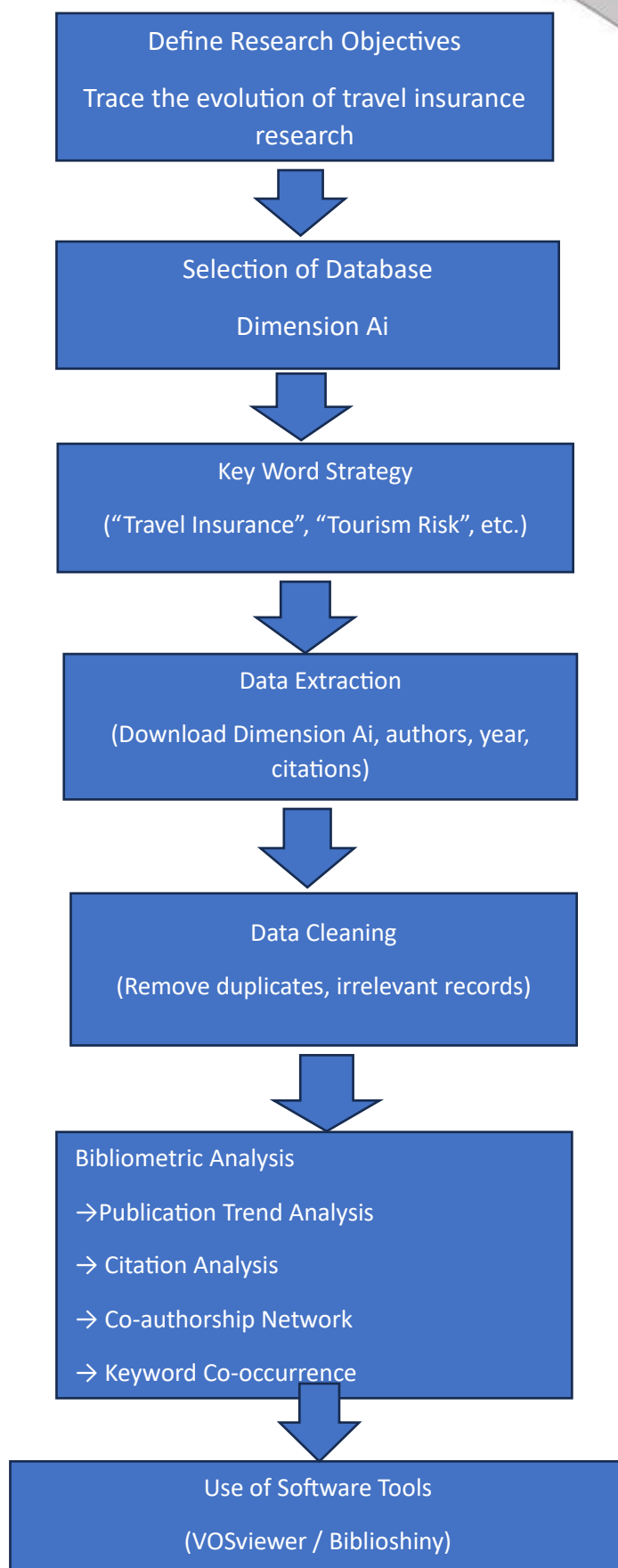
management, Marketing, Human Society Transportation, Logistics and Supply Chains, law and legal studies, banking, Finance and Investment, Strategy Management and Organisational Behaviour, Health sciences, sustainability, and law, highlighting the interdisciplinary nature of travel insurance research. By analysing the relationships between these variables, bibliometric techniques offer valuable insights into research trends, knowledge structures, and scholarly networks. Additionally, bibliometric analysis provides a comprehensive understanding of the field by identifying its structural composition, thematic clusters, and evolutionary trajectory, identifying emerging research areas like digital insurance platforms, customer trust, and after-pandemic risk awareness, while also revealing shifts in focus and interconnections among core concepts. Bibliometric analysis is a systematic and quantitative method for evaluating scientific output across important research components, including publications, authors, journals, and institutions. It makes it possible to evaluate research output, patterns of collaboration, and intellectual connections, which aids in tracking the evolution of travel insurance research over time. Bibliometric methods offer important insights into scholarly networks, knowledge hierarchies, and research trends by examining the connections between these components. Additionally, bibliometric analysis offers a comprehensive picture of the field by identifying the subject matter's structure, thematic clusters, and evolutionary trajectory. It indicates shifts in emphasis and connections between key concepts, as well as new study areas like digital insurance platforms, customer trust, and post-pandemic risk awareness. These insights are essential for guiding future research, informing policy decisions, and enhancing the overall effectiveness and accessibility of travel insurance.

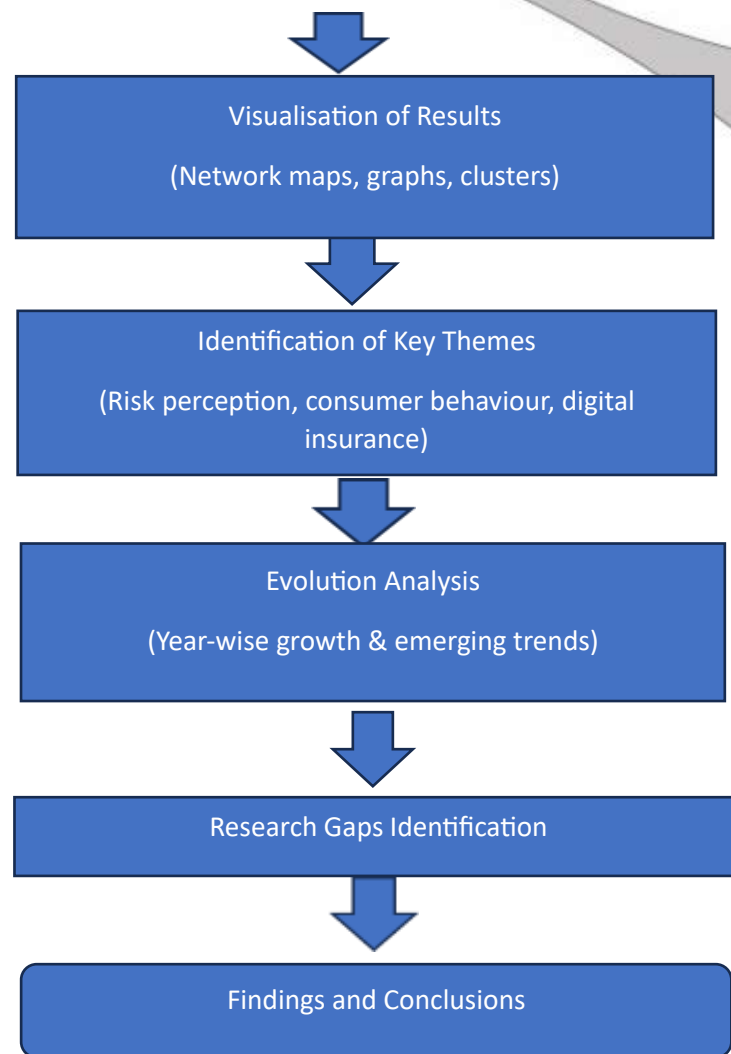
Tab 1: The search query for insurance documents

Description	Conditions	Number of Documents
Search query TITLEABS-KEY	TITLE-ABS-KEY ("travel* insurance") OR ("flight insurance") OR ("trip insurance")OR ("tour insurance" OR "travel health insurance" OR "tourist insurance" OR "international travel insurance" AND tourism OR traveller OR tourist OR travel risk OR medical emergency OR pandemic OR COVID-19	73 Documents
Access	We included open-access documents.	73 Documents
Query search date	May 7, 2026	
Years	2017-2026	
Document type	We have excluded books	
Subject area	We have included subject areas related to commerce	
Source type	We have excluded trade journals and books	
Language	We have limited the search to documents written in English.	

fig:1Data flow Diagram







Tab:2 OVERVIEW OF TRAVEL INSURANCE IN THE FIELD OF RESEARCH

Name	Fields of Research (ANZSRC 2020) code	Publications	Citations	Citations Mean
Commerce, Management, Tourism and Services	35	515	3535	6.86
Tourism	3508	213	1487	6.89
Commercial Services	3504	206	1496	7.26
Marketing	3506	200	1668	8.34
Human Society	44	141	1702	12.07
Transportation, Logistics and Supply Chains	3509	126	1340	10.63
Economics	38	84	636	7.57
Law and Legal Studies	48	82	141	1.72
Banking, Finance and Investment	3502	30	71	2.37
Strategy Management and Organisational Behaviour	3507	29	303	10.45

Fig 2:Fields of Research Analysis for “Travel Insurance” Publications (2017–2026):



Fig. 2 Interpretation of Fields of Research Analysis for “Travel Insurance” Publications (2017–2026):

The analysis of "travel insurance" from 2017 to 2026, based on 73 documents, shows that this topic spans fields and is mainly related to Commerce, Management, Tourism, and Services. This field had the publications (515) and citations (3535), indicating that travel insurance research is closely linked to tourism management, business activities and service industries. The average citation mean of 6.86 shows a level of academic impact in this field. Travel insurance research mainly focuses on Tourism, with 213 publications and 1487 citations covering tourist behaviour, travel risks, safety, and travel management. Other significant contributors include Commercial Services and Marketing. Marketing had a higher citation mean of 8.34, suggesting that studies on customer awareness, trust, perception and purchase intention towards travel insurance receive attention. The field of Human Society recorded the highest citation mean of 12.07, with fewer publications, indicating that studies on social behaviour, consumer psychology and risk perception have a strong research influence. Transportation, logistics, and Supply Chains also showed a high citation mean of 10.63, highlighting the importance of travel insurance in transportation and travel systems. On the other hand, Law and Legal Studies and Banking, Finance and Investment had lower citation means, showing comparatively less research impact in these areas. However, these fields still play a role in topics such as insurance regulations, taxation and financial risk management. In addition, Strategy Management and Organisational Behaviour showed a citation mean despite fewer publications, suggesting growing interest in strategic aspects of travel insurance. Overall, the study shows that travel insurance research has expanded beyond insurance topics and is now widely connected with tourism, marketing, transportation and social science research. The study also indicates that travel insurance research is evolving and now covers a range of topics. Travel insurance is an aspect of tourism and business. The findings suggest that travel insurance research will continue to grow and expand into new areas. Travel insurance research has become more diverse and multidisciplinary.

Tab 3: Table showing Year-wise Scholarly Publications on Travel Insurance (2017–2026).

Publications (total)	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	42	39	38	69	67	68	106	95	96	29

Fig:3 showing Year-wise Scholarly Publications on Travel Insurance (2017–2026).

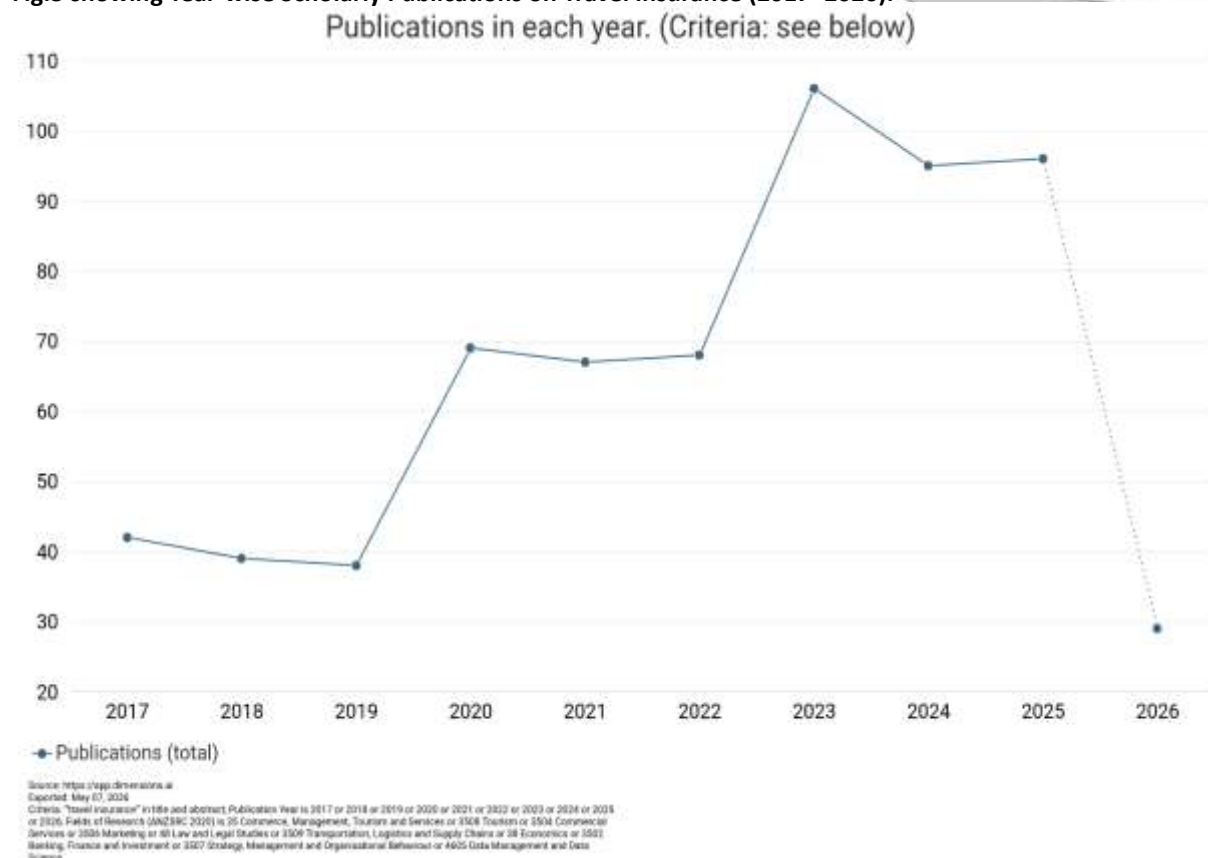


Fig 3: Interpretation of the Year-wise Scholarly Publications on Travel Insurance (2017–2026)

The trend of publications in the field of travel insurance research between 2017 and 2026 indicates a notable increase. With 42 publications in 2017, 39 in 2018, and 38 in 2019, the number of publications stayed comparatively constant during the first period from 2017 to 2019. The number of articles increased dramatically to 69 starting in 2020, demonstrating the growing interest in travel insurance studies among academics. The COVID-19 pandemic's worldwide effects, which emphasised the significance of travel risk management and insurance protection for travellers, may be linked to this increase. With 67 and 68 articles in 2021 and 2022, respectively, the rising trend persisted, indicating ongoing research interest in this area. With 106 articles, 2023 had the most, followed by 95 in 2024 and 96 in 2025. These figures show that travel insurance has grown to be a popular and developing field of study. However, poor indexing or insufficient data collection for the year could explain the lower publication total in 2026 (29 publications). All things considered, the dataset of 649 papers shows a robust and expanding interest in travel insurance research, especially in recent years.

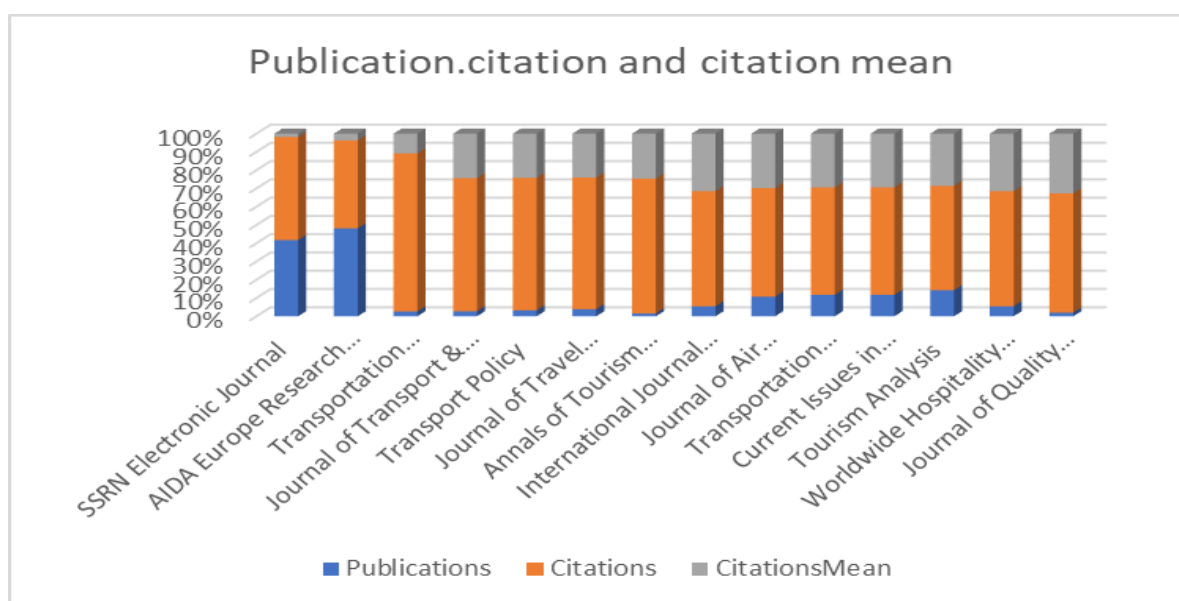
Tab:4 List of Publications and Citation Analysis of Major Journals in Travel Insurance Research

Name	Publications	Citations	Citations Mean
SSRN Electronic Journal	31	42	1.35
AIDA Europe Research Series on Insurance Law and Regulation	13	13	1
Transportation Research Record Journal of the Transportation Research Board	8	262	32.75
Journal of Transport & Health	3	80	26.7
Transport Policy	3	67	22.33

Journal of Travel Research	3	55	18.33
Annals of Tourism Research	3	140	46.67
International Journal of Contemporary Hospitality Management	2	23	11.5
Journal of Air Transport Management	2	11	5.5
Transportation Research Procedia	2	10	5
Current Issues in Tourism	2	10	5
Tourism Analysis	2	8	4
Worldwide Hospitality and Tourism Themes	2	23	11.5
Journal of Quality Assurance in Hospitality & Tourism	2	64	32

Source: Extracted from the dimension

Fig 5: Publications and Citation Analysis of Major Journals in Travel Insurance Research



Interpretation: The key journals contributing to travel insurance research and their scholarly importance are revealed by the source-wise publication and citation analysis. SSRN Electronic Journal had the most publications (31 documents) of any source, yet it had relatively few citations (42) with a citation mean of 1.35, suggesting little citation impact despite great output. In the same manner, the 13 publications in the AIDA Europe Research Series on Insurance Law and Regulation had a low citation mean of 1. In contrast, journals with fewer publications demonstrated significantly higher citation impact. With just three articles, 140 citations, and the highest citation mean of 46.67, the Annals of Tourism Research became one of the most prominent journals. Similarly, the Transportation Research Record Journal of the Transportation Research Board received 262 citations from 8 publications, demonstrating a high level of scholarly influence with a strong citation mean of 32.75. With citation averages of 26.7 and 22.33, respectively, the Journal of Transport & Health and Transport Policy likewise had noteworthy citation performance.

Tab 5: Highly cited authors in Travel Insurance:

Author	Research Area	Contribution
Gerard Flaherty	Travel medicine	Highly cited work on travel health risks, traveller behaviour, and citation analysis in travel medicine
Darragh Browne	Citation analysis	Co-authored influential bibliometric studies in travel medicine

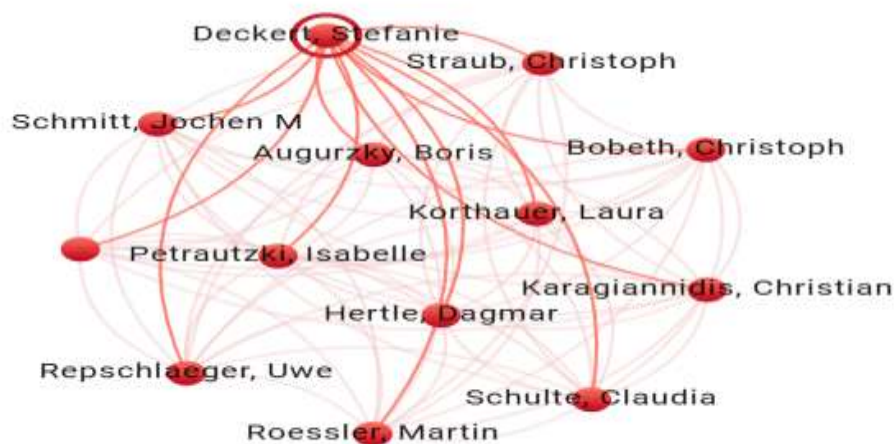
Roger Feldman	Insurance purchase behavior	Important studies on insurance purchasing and consumer decision-making
David C. Grabowski	Health insurance & policy	Frequently cited in insurance-related research
Obinna Onwujekwe	Insurance adoption	Major contributor to insurance uptake and policy studies
Brian King	Tourism research	One of the most productive tourism researchers with strong citation impact
Bruce Prideaux	Tourism and travel studies	Highly influential in tourism and destination research

Source: Google Scholar

Tab6: Publications and citations by authors of the Top 10 Researchers related to Travel Insurance

Name	Country	Publication	Citation	Citation Mean
Gabrielle Betty Rocque	University of Alabama at Birmingham, United States	10	60	6
Agung Dwi Laksono	National Research and Innovation Agency, Indonesia	8	102	12.75
Courtney P Williams	University of Alabama at Birmingham, United States	7	16	2.29
Ratna D W I Wulandari	Airlangga University, Indonesia	6	86	14.33
Jeremy Christopher Snyder	Simon Fraser University, Canada	6	41	6.83
Vivek Subbiah	Sarah Cannon, United States	6	23	3.83
Matthew J Orringer	University of Southern California, United States	6	22	3.67
Valorie A Crooks	Simon Fraser University, Canada	6	41	6.83
Nicole Lynn Henderson	University of Alabama at Birmingham, United States	5	51	10.2
Kyle J Van Arendonk	Nationwide Children's Hospital, United States	5	67	13.4

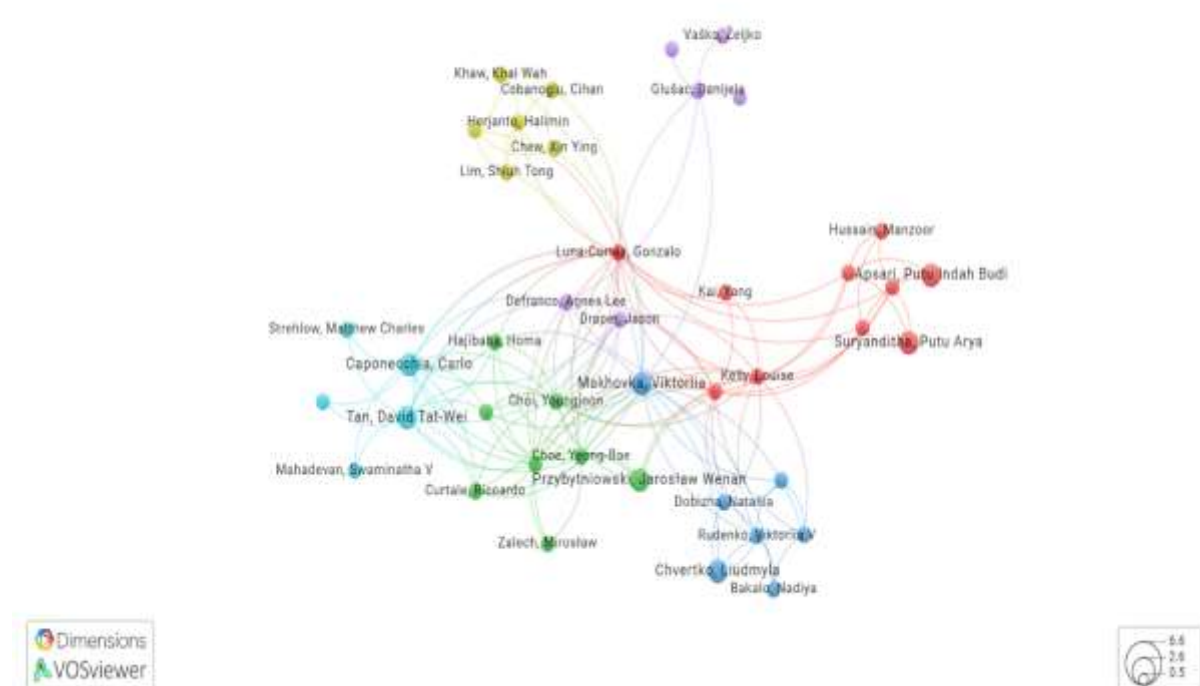
Fig 6: Co-authorship analysis



The co-authorship analysis of travel insurance research consists of 13 researchers, with 78 co-authorship links and 156 total co-authorship strengths, indicating a highly interconnected research network. The visualisation forms a single dominant cluster (red cluster), which suggests that the authors are closely associated and collaborate extensively within the same research domain. The dense web of links among researchers reflects strong academic cooperation, knowledge sharing, and interdisciplinary contributions in travel insurance studies. The network is centrally dominated by Stefanie Deckert, who appears as the most influential and highly connected author in the cluster. Her larger node size and multiple connecting links indicate a significant contribution to collaborative research activities and scholarly influence within the field. Other prominent researchers, such as Christoph Straub, Boris Augurzky, Isabelle Petrautzki, Dagmar Hertle, Laura Korthauer, Christian Karagiannidis, Claudia Schulte, Martin Roessler, and Uwe Repschlaeger, also maintain strong collaborative relationships, forming a tightly connected scholarly group. The strong connectivity among the researchers suggests that travel insurance research is increasingly becoming collaborative and multidisciplinary, integrating perspectives from tourism management, healthcare systems, risk management, insurance policy, and traveler safety. The existence of only one major cluster further indicates that the research area is still relatively specialized, where scholars work closely together rather than forming isolated research communities. Overall, the co-authorship network demonstrates a cohesive and active research structure in travel insurance studies, with strong collaboration patterns contributing to the growth and development of the field.

Fig. 7 Citation Analysis

Researchers	42
Citation links	135
Total citations	138
Clusters	6



Cluster 1-Red: The red cluster, which focuses on consumer perception, financial literacy, travellers' intention to acquire insurance products, and travel insurance purchase behaviour, is the most prominent and well-connected research group in the network. This field benefits greatly from the contributions of writers like Luna-Cortés Gonzalo, Kelly Louise, Kai Yang, and Apsari Putu Indah Budi. Studies looking at how risk perception, awareness, and behavioural factors affect travellers' uptake of insurance are highlighted in this cluster. The authors' close

ties to one another show that multidisciplinary research on tourism and insurance behaviour is being actively conducted internationally.

Cluster-2 Blue

The blue cluster mainly emphasises the economic and financial dimensions of travel insurance research. Researchers, including Makhovka Viktoriia, Krekoten Krekoten, Dobizha Nataliia, and Rudenko Viktoriia V. focus on tourism economics, financial protection, insurance market development, and post-pandemic tourism recovery. The cluster reflects growing scholarly attention toward financial resilience, crisis recovery, and the role of insurance in supporting sustainable tourism development. The close association among authors suggests a specialised and regionally collaborative research network.

Cluster-3 Green

The green cluster is centred on tourism risk management, traveler safety, crisis management, and sustainable tourism practices. Key contributors such as Choe Yeong-Bae, Choi Youngjoon, Hajibaba Homa, and Przybytnowski Jaroslaw investigate how safety concerns, uncertainty, and travel-related risks influence tourists' decisions and insurance adoption. This cluster highlights the importance of risk mitigation strategies and safety perception in the tourism industry. The dense collaborative links indicate strong academic cooperation in the field of tourism risk and security studies.

Cluster -4 Yellow

The yellow cluster primarily focuses on hospitality management, service quality, customer trust, and marketing-related aspects of travel insurance. Authors including Herjanto Halimin, Khaw Khai Wah, Cobanoglu Cihan, and Lim Shiuh Tong contribute to studies exploring customer satisfaction, digital insurance services, and trust-building mechanisms in tourism and hospitality sectors. This cluster reflects niche but focused research examining how service experience and marketing strategies affect travellers' attitudes toward insurance products.

Cluster-5 purple

The purple cluster represents institutional, policy-oriented, and educational perspectives within travel insurance research. Major authors such as Glušac Danijela, Ostojić Aleksandar, Vaško Željko, Draper Jason, and Defranco Agnes Lee focus on tourism governance, insurance awareness, policy frameworks, and educational dimensions related to travel safety and insurance. Although comparatively smaller in size, this cluster plays an important role in connecting policy and institutional studies with broader tourism and insurance research themes.

Cluster -6 Cyan

The cyan cluster includes authors such as Tan David Tai-Wei, Mahadevan Swaminathan V., Capponecchia Carlo, and Strehlow Matthew Charles. This cluster seems connected to travel health, medical emergencies, and health-related travel insurance research. Their collaborations suggest interdisciplinary work involving healthcare and tourism safety.

Future Research:

Future studies on travel insurance should concentrate on new issues and shifting consumer trends in the international travel sector. Researchers could look into how travellers' service quality and purchase decisions are affected by digital transformation, artificial intelligence, and online insurance platforms. Studies that compare domestic and foreign travellers can shed more light on how awareness, perception, and uptake of travel insurance coverage differ. The use of travel insurance during international emergencies like pandemics, natural disasters, political unrest, and climate-related hazards may be the subject of future research. Future studies can also look into how cultural variations, financial literacy, and demographics affect the acceptability of travel insurance in other nations and areas. Longitudinal and cross-national bibliometric studies also have the potential to identify emerging topics, international journal trends, and developing research partnerships in the travel insurance literature. Furthermore, a more thorough understanding of traveller risk perception and insurance behaviour may be obtained by combining behavioural theories with cutting-edge analytical methods like machine learning, sentiment analysis, and big data analytics. These avenues have the potential to greatly advance both scholarly understanding and the creation of travel insurance industry policies.

Limitations:

The study gave us a look at what people think about travel insurance. There are still some things we do not know. We only looked at words that are related to travel insurance. Some studies were more about tourism and hotels

than insurance. We got most of our information from Dimensions AI and Scopus databases. So we might have missed some things that were written about travel insurance. We also need to think about how things have changed since COVID-19. People are. Thinking about health insurance differently now. They are behaving differently. They think about risks in a different way. We need to study these changes. In the future we can look at databases like Web of Science and Google Scholar. We can also use ways of analyzing data like looking at citations and themes. This will help us understand what is happening with travel insurance and new things like insurance and services that use artificial intelligence. Travel insurance is a thing to study and we can learn more about it by doing more research on travel insurance and looking at more data, on travel insurance.

Conclusion:

The study provides a comprehensive overview of the intellectual structure and emerging developments in the field of travel insurance research through bibliometric and systematic literature review approaches. The analysis highlighted the major contributors, influential publications, collaborative networks, frequently used keywords, leading organisations, and dominant countries involved in travel insurance studies. The identified clusters, namely Australia Perspectives, Travel Health and Medical Insurance, Risks, Purchase Behaviour, and Travel Emergency Support and Safety, reveal the multidisciplinary nature of the subject and its growing relevance in tourism, healthcare, and risk management. The findings further indicate that certain important areas, such as Quality in Health Care, Climate Services, Tourism Management Perspectives, digital insurance adoption, artificial intelligence-based insurance services, and post-pandemic traveller behaviour, remain underexplored. Therefore, future studies may focus on these emerging dimensions to strengthen the theoretical and practical understanding of travel insurance. The study contributes valuable insights for researchers, policymakers, insurance providers, and tourism stakeholders by identifying research gaps and offering directions for future academic investigation and industry development.

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