### Inflation and the cost of living

**Q5** For each of these savings and insurance products, did you make any of the following decisions over the past two years?

- Not bought/renewed, stopped making contributions or cancelled because of the increase in cost of living (%)
  - An investment/savings product from an insurer
    - MT: 21%
  - Household insurance
    - MT: 15%
  - A personal pension (excluding state pension)
    - MT: 20%

### Value for money

**Q7** Based on your experience with the following insurance policies, to what extent do you agree or disagree that they offer you value for your money? (%)

- **Base: Respondents owning this type of insurance**
  - An investment/savings product from an insurer
    - MT: 16%
  - Household insurance
    - MT: 21%
  - Car or motor insurance (other than mandatory third party liability)
    - MT: 24%

### Purchasing insurance online

**Q9** Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements? (%)

- It is easier to receive tailored advice when buying insurance policies in person/via phone rather than online
  - MT: 25%
  - Maltese: 19%

- It is easier to gather information and compare products online rather than in person/via phone
  - MT: 23%
  - Maltese: 14%

- The claims process is easier due to digitalization
  - MT: 19%
  - Maltese: 11%

### Price when renewing insurance

**Q8** Based on your experience with the following insurance policies, have you encountered any of the following situations?

- The price increased when you renewed your insurance contract but, in your view, your risk situation had not changed (%)
  - Household insurance
    - MT: 24%
  - Car or motor insurance (other than mandatory third party liability)
    - MT: 32%
Diversity and inclusiveness

q11 Considering your personal characteristics (e.g. age, gender, nationality, health status) and experiences, to what extent do you agree or disagree with the following statement? (%)

When you purchase insurance or a personal pension, you are being treated fairly and equally

- Maltese (MT)
  - Strongly agree: 12%
  - Tend to agree: 45%
  - Tend to disagree: 18%
  - Strongly disagree: 5%
  - Don’t know: 20%

Insurance policies advertised and/or available in the market, have a high number of exclusions which, in your view, target your particular situation

- Maltese (MT)
  - Strongly agree: 10%
  - Tend to agree: 38%
  - Tend to disagree: 22%
  - Strongly disagree: 5%
  - Don’t know: 25%

q11 & 2

Which of the following financial products and non-life insurance policies do you own? (% 'yes')

Do you identify with a minority group?* (yes)

- Maltese (MT)
  - Yes: 22%
  - No: 21%

An investment/savings product from an insurer

- Maltese (MT)
  - Yes: 29%
  - No: 25%

Accident and health insurance

- Maltese (MT)
  - Yes: 49%
  - No: 47%

Household insurance

- Maltese (MT)
  - Yes: 60%
  - No: 68%

Car or motor insurance (other than mandatory third party liability)

- Maltese (MT)
  - Yes: 54%
  - No: 63%

A personal pension (excluding state pension)

- Maltese (MT)
  - Yes: 20%
  - No: 19%

*Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

Trust in entities involved in the design and distribution of insurance and private pension plans

q15 To what extent do you trust the following entities involved in the distribution and/or design of insurance and private pension plans to ensure fair treatment of consumers? (%)

- Insurers
  - Trust a lot: 5%
  - Tend to trust: 41%
  - Tend not to trust: 35%
  - Do not trust at all: 11%
  - Don’t know: 8%

- Pension funds (excl. state pension funds)
  - Trust a lot: 5%
  - Tend to trust: 33%
  - Tend not to trust: 35%
  - Do not trust at all: 14%
  - Don’t know: 14%

- Banks
  - Trust a lot: 6%
  - Tend to trust: 39%
  - Tend not to trust: 34%
  - Do not trust at all: 15%
  - Don’t know: 7%

Sustainable (or “green”) insurance products

q14 Based on your experience with purchasing insurance or a personal pension, to what extent do you agree or disagree with the following statements? (%)

I do not trust the sustainability-related (or “green”) claims made by providers/distributors

- Maltese (MT)
  - Strongly agree: 13%
  - Tend to agree: 38%
  - Tend to disagree: 21%
  - Strongly disagree: 6%
  - Don’t know: 21%

Documentation about the sustainability features of insurance products is easy to understand

- Maltese (MT)
  - Strongly agree: 6%
  - Tend to agree: 26%
  - Tend to disagree: 31%
  - Strongly disagree: 13%
  - Don’t know: 24%