

Flash Eurobarometer

Consumer trends in insurance services

Survey requested by the European Insurance and Occupational Pensions Authority

Fieldwork conducted by Ipsos European Public Affairs



Technical note

Survey requested by the European Commission, Directorate-General for Competition and coordinated by the Directorate-General for Communication

Fieldwork conducted by Ipsos European Public Affairs

Methodology

- The survey was conducted via computer-assisted web interviewing (CAWI), using Ipsos online panels and their partner network. A share of respondents in Malta and Luxembourg was recruited via social media networks.
- Fieldwork: 22 and 30 June 2022
- Target population: EU citizens, 18 years and over
- Coverage: EU27
- Number of interviews: 25 880
- Sample size per country: 500 in LU, CY, MT, 1000 in all other countries

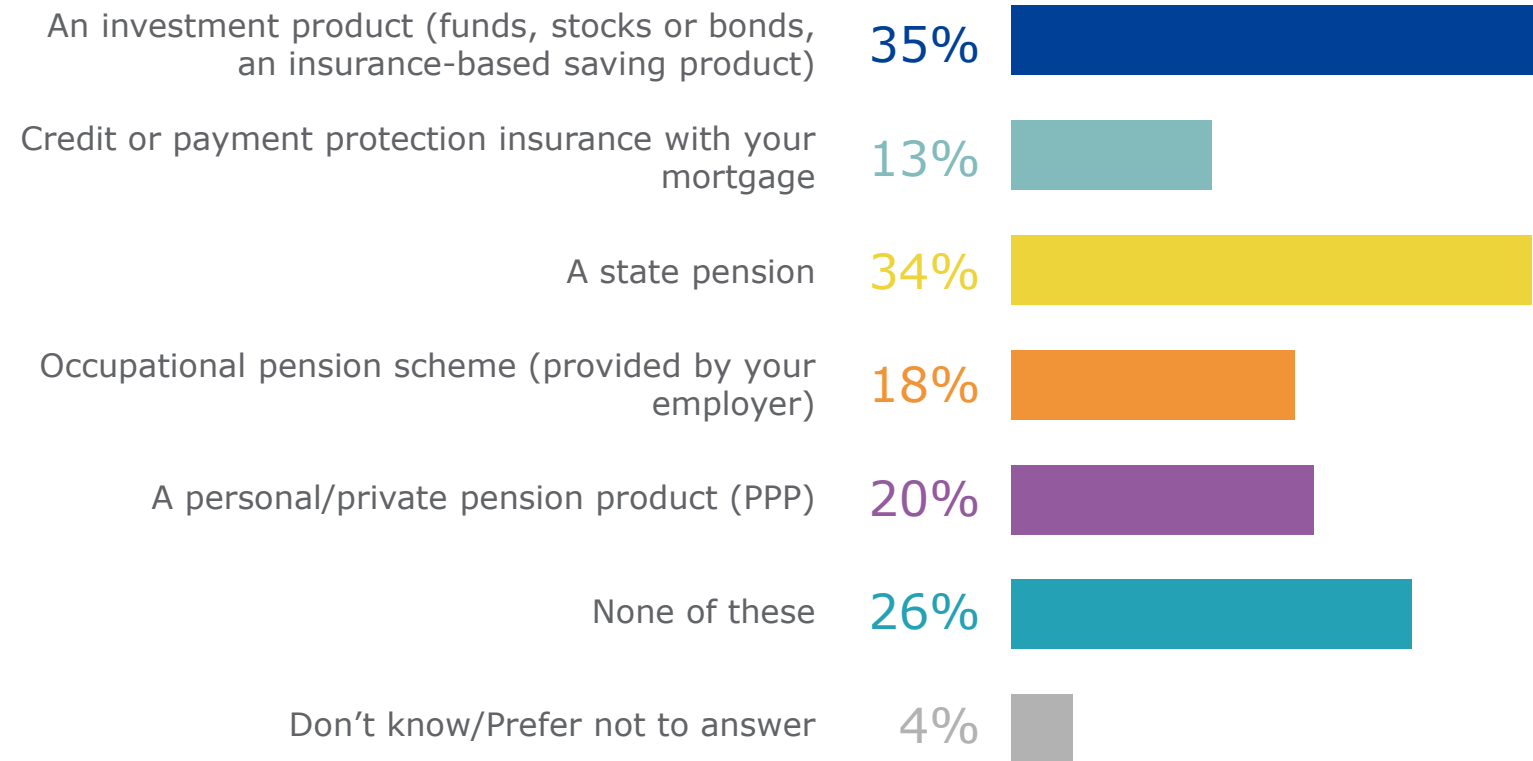
Presentation of survey data

- Survey data are **weighted** to marginal age, gender, employment status and region population distributions using *rim* weighting. The EU27 averages are weighted according to the size of the 18+ population of each country.
Note: Percentages may not total 100 due to rounding.

Q1

Which of the following financial products do you own? Select all that apply. [MULTIPLE ANSWERS]

EU27 average



Gender (%)



Male	41	15	34	21	22	22	3
Female	28	11	34	16	17	29	5

Age (%)



18-24	28	11	10	10	8	45	9
25-39	42	23	17	23	22	28	4
40-54	35	17	22	21	25	29	4
55+	32	6	55	16	18	19	3

Occupation (%)



Self-employed	45	18	23	15	26	26	2
Employee	43	21	23	28	28	22	3
Manual worker	32	16	22	26	22	25	5
Not working	26	5	47	10	12	29	5

Education (age when completed) (%)



Up to 15 years	24	11	46	13	11	26	4
16-19 years	29	10	36	17	17	28	4
20+ years	42	16	34	23	25	21	3
Still studying	28	10	12	8	8	45	8

Q1

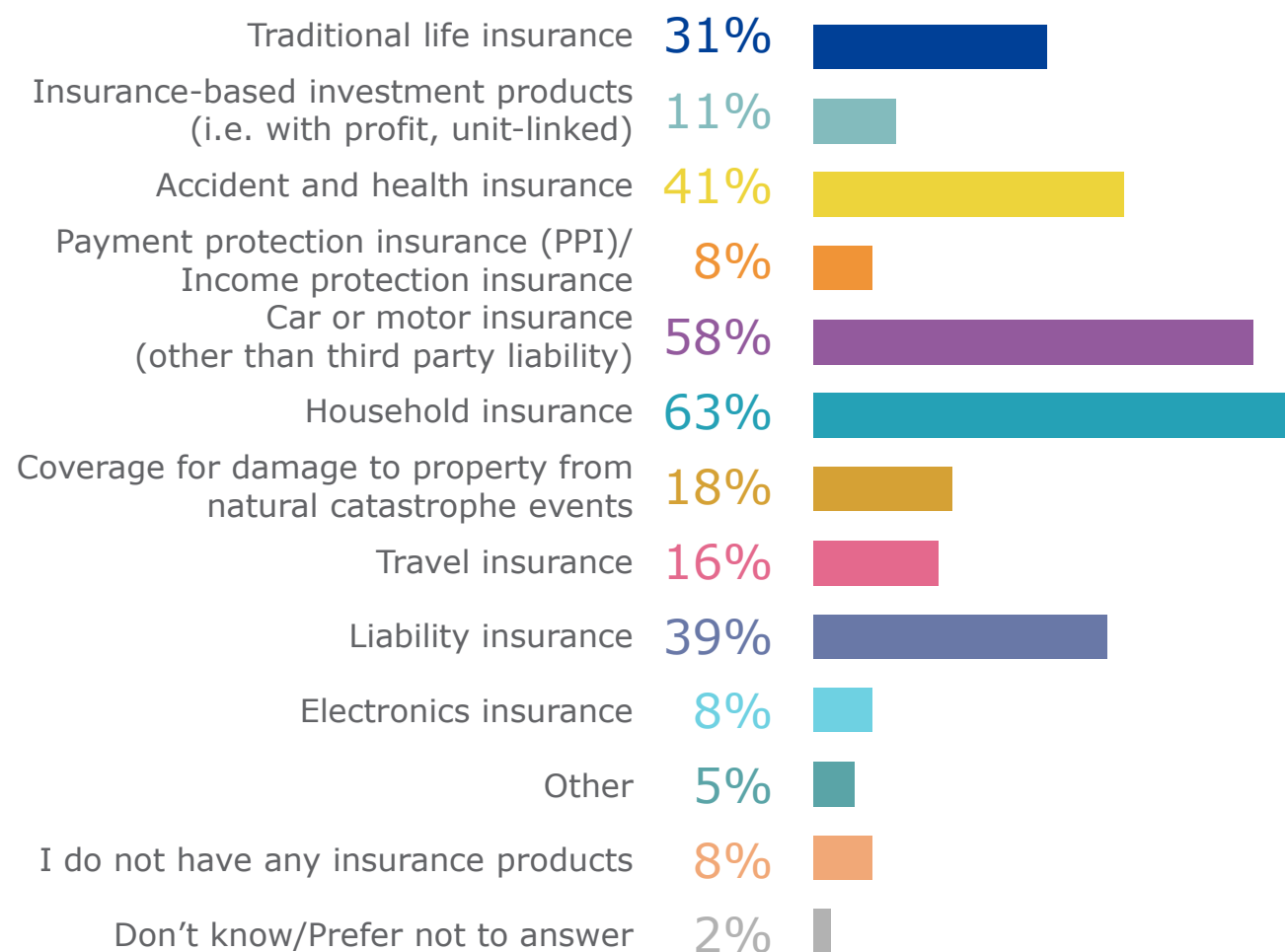
Which of the following financial products do you own? Select all that apply. [MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
An investment product (funds, stocks or bonds, an insurance-based saving product)	35	41	27	37	41	40	37	28	18	33	29	28	41	25	20	24	36	29	47	30	41	30	33	22	32	39	48	61
Credit or payment protection insurance with your mortgage	13	25	17	15	11	12	10	22	8	11	22	17	8	12	8	11	31	7	18	5	16	9	18	14	17	20	10	10
A state pension	34	32	37	35	31	57	54	29	21	27	18	31	23	17	46	26	28	37	37	33	49	31	21	51	20	35	15	49
Occupational pension scheme (provided by your employer)	18	19	23	13	54	31	5	30	7	7	12	16	11	12	25	6	18	11	4	49	16	12	6	9	17	15	28	59
A personal/private pension product (PPP)	20	31	19	40	30	24	13	21	12	23	18	18	16	9	17	23	30	15	16	13	24	4	15	24	14	29	11	42
None of these	26	22	15	16	13	17	20	25	47	31	35	23	31	42	24	32	21	29	22	20	17	31	33	19	32	16	22	8
Don't know/Prefer not to answer	4	3	6	3	5	3	3	4	6	4	5	4	5	6	5	8	6	4	4	6	3	4	3	3	4	3	4	4

Q2

Which of the following financial products do you own? Select all that apply. [MULTIPLE ANSWERS]

EU27 average



Occupation (%)

Occupation	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Self-employed	38	18	46	11	60	59	23	22	38	10	6	5	2	
Employee	37	15	48	12	64	67	19	20	43	9	5	4	1	
Manual worker	33	9	44	12	57	56	15	17	36	9	5	6	3	
Not working	24	6	34	3	53	62	17	12	36	6	6	12	3	

Gender (%)

Gender	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Male	34	13	43	9	60	63	20	17	40	9	6	7	2	
Female	28	9	39	6	56	63	17	16	37	7	5	9	3	

Age (%)

Age Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14
18-24	26	10	36	7	38	29	8	15	21	12	4	13	7	
25-39	34	14	43	13	56	53	15	17	32	11	4	7	2	
40-54	36	12	43	10	62	68	19	17	40	7	6	7	2	
55+	27	8	40	3	60	72	22	16	45	5	6	8	2	

Education (age when completed) (%)

Education Level	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Up to 15 years	22	11	31	4	51	59	16	10	37	6	6	11	1	
16-19 years	28	8	39	6	59	64	19	14	42	6	6	9	2	
20+ years	35	14	45	10	62	67	20	20	40	9	6	6	1	
Still studying	26	6	35	7	39	36	9	14	20	12	3	14	7	

Q2

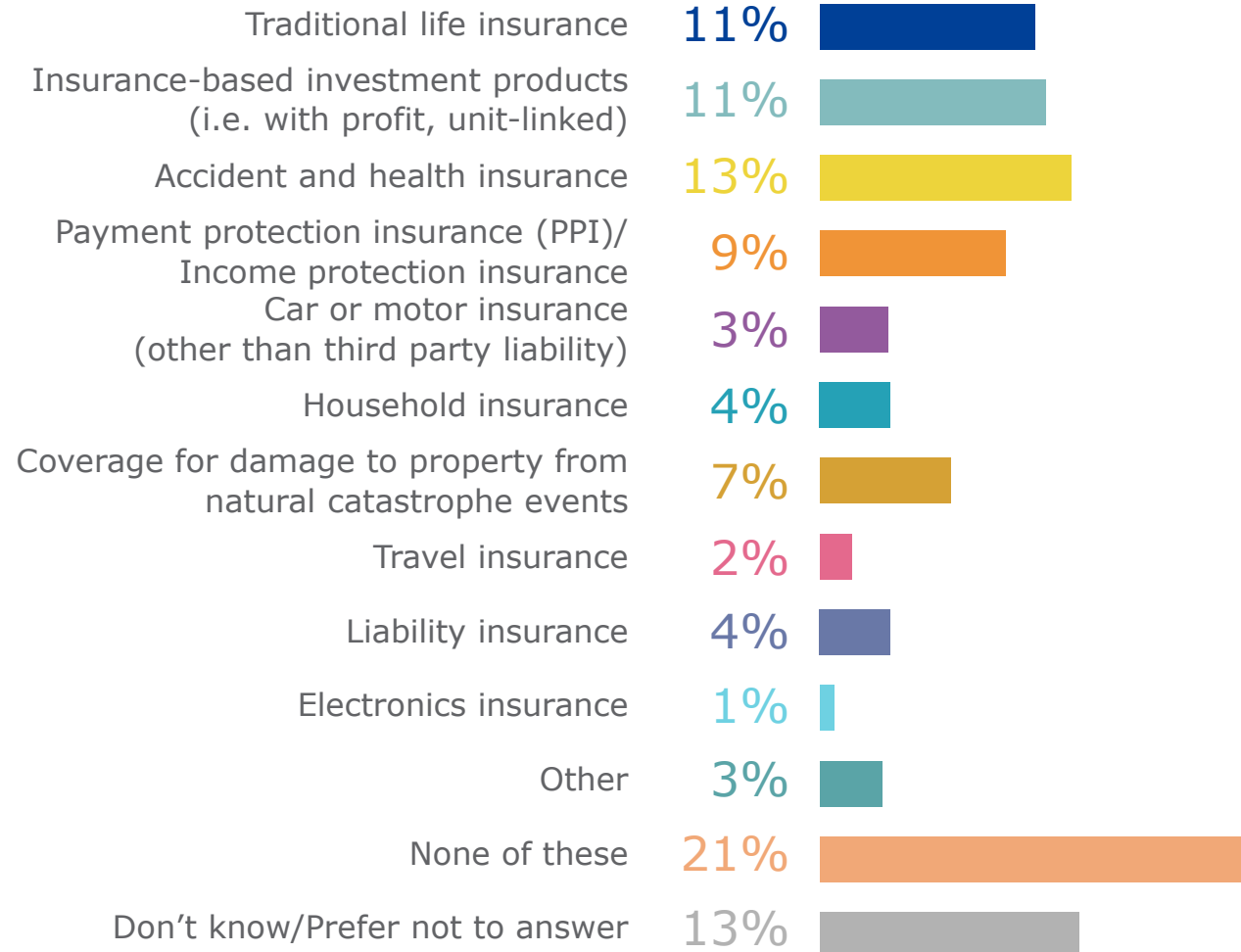
Which of the following financial products do you own? Select all that apply. [MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
Traditional life insurance	31	23	20	39	37	21	18	34	20	27	41	26	23	34	18	21	38	28	34	26	33	64	29	19	38	39	28	40
Insurance-based investment products (i.e. with profit, unit-linked)	11	12	10	14	6	15	7	8	6	11	12	10	10	14	6	14	12	8	16	5	17	6	9	8	11	17	8	10
Accident and health insurance	41	55	29	47	68	54	23	41	24	37	37	53	19	34	33	30	66	34	27	63	59	44	40	23	66	41	44	64
Payment protection insurance (PPI)/ Income protection insurance	8	9	9	11	5	7	6	9	3	5	17	16	3	4	2	4	19	5	4	5	5	7	4	10	5	3	6	16
Car or motor insurance (other than third party liability)	58	63	43	34	61	63	42	76	56	72	71	62	51	65	34	32	75	35	68	62	54	43	74	32	71	43	51	56
Household insurance	63	68	37	59	81	69	57	58	25	75	79	35	36	39	34	53	76	66	50	79	70	57	59	53	55	56	81	75
Coverage for damage to property from natural catastrophe events	18	34	16	19	23	25	13	13	14	7	26	9	13	18	11	20	57	14	20	10	25	12	23	21	24	29	11	13
Travel insurance	16	21	12	21	53	22	22	35	6	9	10	15	6	10	16	14	33	11	35	50	20	13	13	14	23	19	46	39
Liability insurance	39	56	6	32	56	76	8	6	8	14	57	7	22	5	20	28	77	19	4	76	56	22	17	4	11	15	23	15
Electronics insurance	8	3	10	9	23	6	12	10	7	10	9	5	2	5	13	10	42	12	8	5	5	12	17	8	11	7	5	11
Other	5	5	3	4	6	12	2	3	2	6	2	3	4	1	2	2	5	4	3	10	8	1	3	3	3	2	5	6
<i>I do not have any insurance products</i>	8	5	17	11	3	4	20	7	18	5	4	9	16	13	22	16	3	13	9	2	3	7	6	19	4	10	7	3
<i>Don't know/Prefer not to answer</i>	2	3	4	2	3	2	1	2	4	2	2	2	3	3	3	2	4	1	1	2	2	2	2	3	2	2	2	3

Q3

Which, if any, of the following insurance products do you consider the most important for you to be financially healthy?

EU27 average



Occupation (%)

Self-employed	9	16	12	13	4	3	7	2	4	1	4	19	8
Employee	11	13	12	11	4	4	6	2	3	1	3	19	11
Manual worker	11	12	13	10	4	5	9	2	3	2	3	16	10
Not working	11	9	13	7	3	3	6	1	4	1	3	24	15

Gender (%)

Male	11	13	12	10	4	3	7	2	4	1	3	21	10
Female	11	9	13	8	3	4	6	2	3	1	3	21	16

Age (%)

18-24	14	14	14	8	7	6	6	3	3	1	2	14	10
25-39	13	13	13	11	4	5	6	2	3	1	2	17	10
40-54	11	11	13	11	3	3	6	1	4	1	4	20	13
55+	9	10	12	7	3	3	7	1	4	1	3	26	15

Education (age when completed) (%)

Up to 15 years	10	9	12	9	4	2	6	3	2	1	4	25	14
16-19 years	11	10	13	8	3	3	7	2	4	1	3	22	15
20+ years	11	12	13	10	4	4	7	1	4	1	3	20	11
Still studying	12	13	14	9	6	6	5	2	4	1	2	17	11

Q3

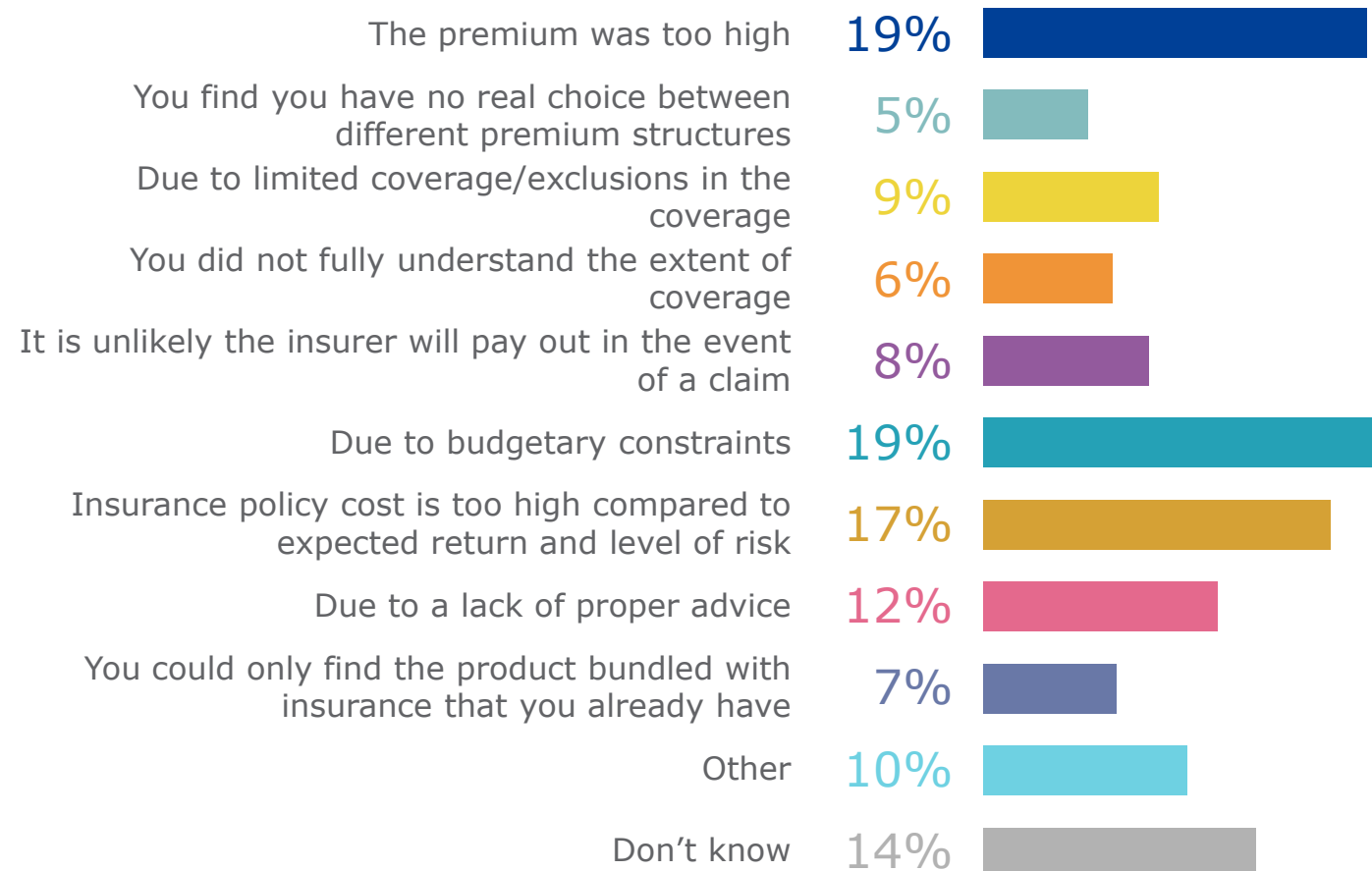
Which, if any, of the following insurance products do you consider the most important for you to be financially healthy?

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	
Traditional life insurance	11	9	19	8	8	10	12	12	14	8	11	15	13	14	15	9	13	9	14	5	13	10	12	16	11	12	8	7	
Insurance-based investment products (i.e. with profit, unit-linked)	11	6	10	10	6	15	5	7	8	14	9	7	11	11	7	8	9	8	15	3	18	12	13	12	12	10	5	12	
Accident and health insurance	13	13	17	11	6	9	18	16	17	8	15	15	15	19	19	16	11	13	18	10	7	15	15	19	7	12	11	7	
Payment protection insurance (PPI)/ Income protection insurance	9	10	8	10	10	9	6	10	9	15	8	7	8	10	5	3	14	7	5	7	13	8	9	6	10	5	7	12	
Car or motor insurance (other than third party liability)	3	3	4	3	3	3	4	2	3	3	4	3	4	5	3	4	2	3	3	2	4	5	2	5	3	3	4	4	
Household insurance	4	2	7	4	2	3	7	4	6	3	3	6	3	4	4	4	3	5	4	1	3	5	4	5	3	5	5	5	
Coverage for damage to property from natural catastrophe events	7	6	6	8	6	8	7	9	8	4	7	9	5	8	4	8	4	12	6	3	7	7	6	8	12	10	4	7	
Travel insurance	2	2	2	2	1	2	5	2	2	2	1	2	1	1	3	2	1	2	3	1	2	2	2	2	2	1	2	3	1
Liability insurance	4	3	2	6	6	2	1	4	2	4	5	3	4	1	3	4	2	2	1	2	4	5	4	2	2	5	3	4	
Electronics insurance	1	0	0	1	1	1	1	1	0	1	1	0	0	0	0	0	0	1	0	0	1	1	1	2	1	1	1	1	
Other	3	4	3	3	6	3	4	3	2	3	3	3	3	1	3	3	6	5	5	7	3	1	2	2	4	3	7	6	
None of these	21	26	13	23	24	21	19	19	21	20	21	22	24	17	19	28	19	21	16	42	15	16	18	14	27	23	27	14	
Don't know/Prefer not to answer	13	17	9	11	21	14	12	11	9	17	13	9	10	10	14	12	17	12	9	16	12	13	12	7	9	10	15	21	

Q4

Why did you not buy (or renew) this type of insurance policy? [MULTIPLE ANSWERS]

EU27 average



Occupation (%)



Self-employed	19	8	12	7	11	19	23	12	8	7	9
Employee	20	6	10	7	10	18	18	12	8	9	12
Manual worker	22	6	8	6	9	19	20	13	8	7	11
Not working	18	4	7	5	6	20	15	11	5	13	16

Gender (%)



Male	19	6	10	7	9	19	18	12	7	9	12
Female	19	4	8	6	8	20	16	11	6	11	15

Age (%)



18-24	12	9	10	9	10	17	15	14	7	11	15
25-39	18	7	10	8	10	20	18	15	9	9	9
40-54	23	5	9	6	8	20	17	11	6	9	13
55+	19	3	7	5	6	19	18	10	5	12	16

Education (age when completed) (%)



Up to 15 years	17	7	7	5	8	19	14	10	9	8	17
16-19 years	21	4	8	6	6	21	17	10	6	11	14
20+ years	19	5	10	7	10	19	18	13	7	9	12
Still studying	14	7	8	7	10	20	15	11	7	13	15

Q4

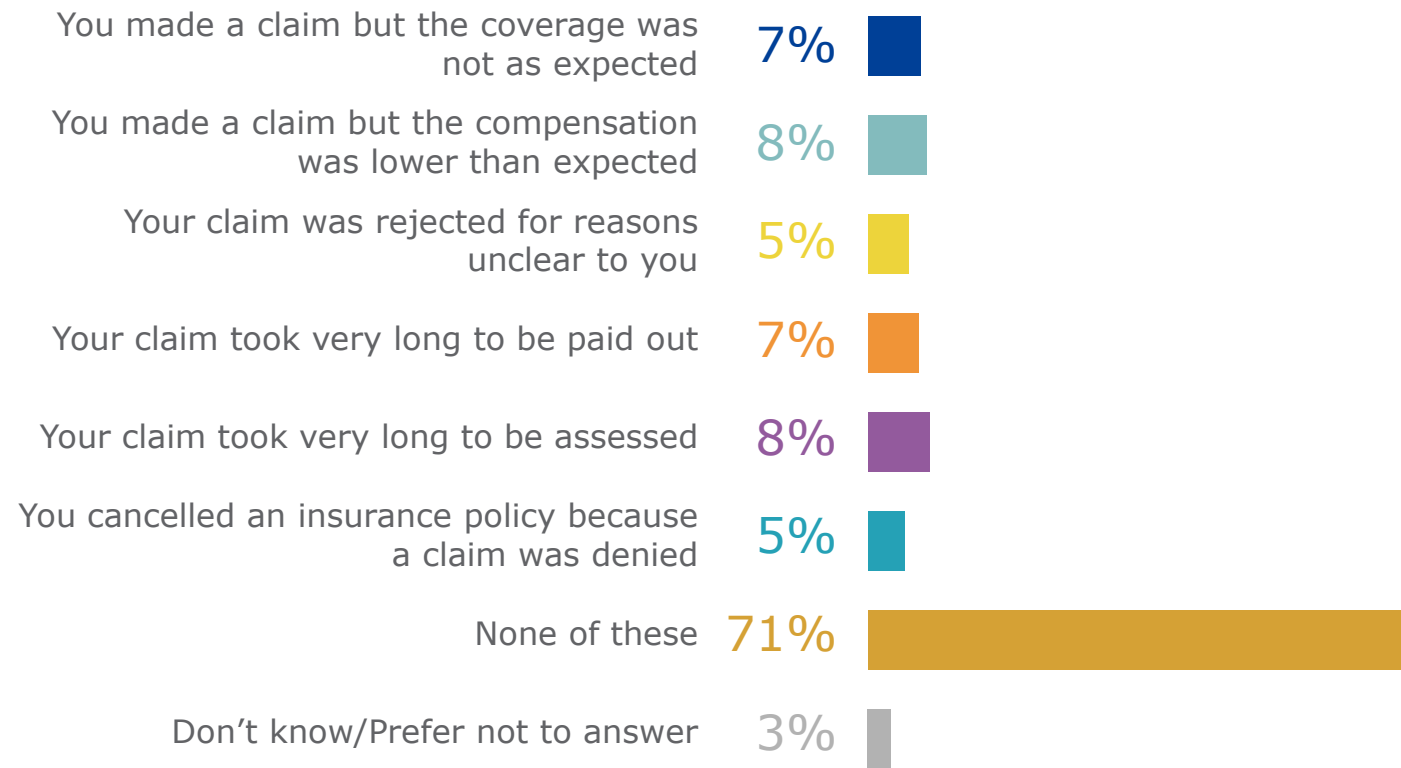
Why did you not buy (or renew) this type of insurance policy? [MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
The premium was too high	19	15	11	17	13	20	17	23	25	19	16	25	19	23	13	15	11	25	18	16	25	21	18	19	18	17	28	17
You find you have no real choice between different premium structures	5	3	4	5	6	4	3	5	5	6	7	5	6	5	4	2	2	8	3	6	4	3	4	6	6	3	5	4
Due to limited coverage/exclusions in the coverage	9	9	7	7	7	6	6	7	6	6	14	6	12	8	8	5	3	5	6	6	7	9	9	9	7	8	6	8
You did not fully understand the extent of coverage	6	6	9	6	6	4	8	11	5	8	7	6	7	4	4	8	6	5	6	8	4	6	6	7	3	7	7	9
It is unlikely the insurer will pay out in the event of a claim	8	5	16	6	8	10	12	7	5	6	7	12	7	5	11	15	6	10	8	9	6	10	5	7	6	8	12	9
Due to budgetary constraints	19	12	27	21	12	14	23	22	38	24	14	16	19	31	30	22	13	15	24	10	12	26	28	33	19	22	16	11
Insurance policy cost is too high compared to expected return and level of risk	17	16	16	14	14	17	14	17	22	18	13	20	23	14	20	23	13	17	19	9	21	18	18	16	18	15	18	13
Due to a lack of proper advice	12	15	14	12	9	11	7	12	7	12	11	13	13	11	11	8	10	8	10	9	11	13	12	13	11	9	8	10
You could only find the product bundled with insurance that you already have	7	5	6	9	9	6	6	8	4	7	7	5	7	4	5	6	10	10	3	5	7	7	5	6	12	8	6	8
Other	10	11	6	12	12	18	10	8	6	8	10	7	7	8	6	6	21	11	11	14	14	6	7	5	7	10	8	14
Don't know	14	24	9	14	27	15	13	12	5	11	19	12	9	12	12	13	21	13	16	26	13	12	10	7	16	16	16	24

Q5

Have you encountered any of the following in the past three years? Select all that apply. [MULTIPLE ANSWERS]

EU27 average



Gender (%)



	■	■	■	■	■	■	■	■
Male	8	9	6	8	10	6	67	3
Female	6	6	5	5	7	4	74	3

Age (%)



	■	■	■	■	■	■	■	■
18-24	8	11	8	12	13	8	56	5
25-39	10	11	8	10	12	7	60	3
40-54	7	7	5	6	7	5	71	3
55+	4	5	4	4	5	3	80	3

Occupation (%)



	■	■	■	■	■	■	■	■
Self-employed	10	13	9	12	13	8	59	3
Employee	9	10	6	9	10	5	65	3
Manual worker	8	10	6	9	10	7	60	4
Not working	4	5	4	4	5	3	80	3

Education (age when completed) (%)



	■	■	■	■	■	■	■	■
Up to 15 years	6	6	5	7	8	4	71	3
16-19 years	5	6	4	5	6	4	76	3
20+ years	8	8	6	8	10	5	68	3
Still studying	8	11	7	8	10	8	62	4

Q5

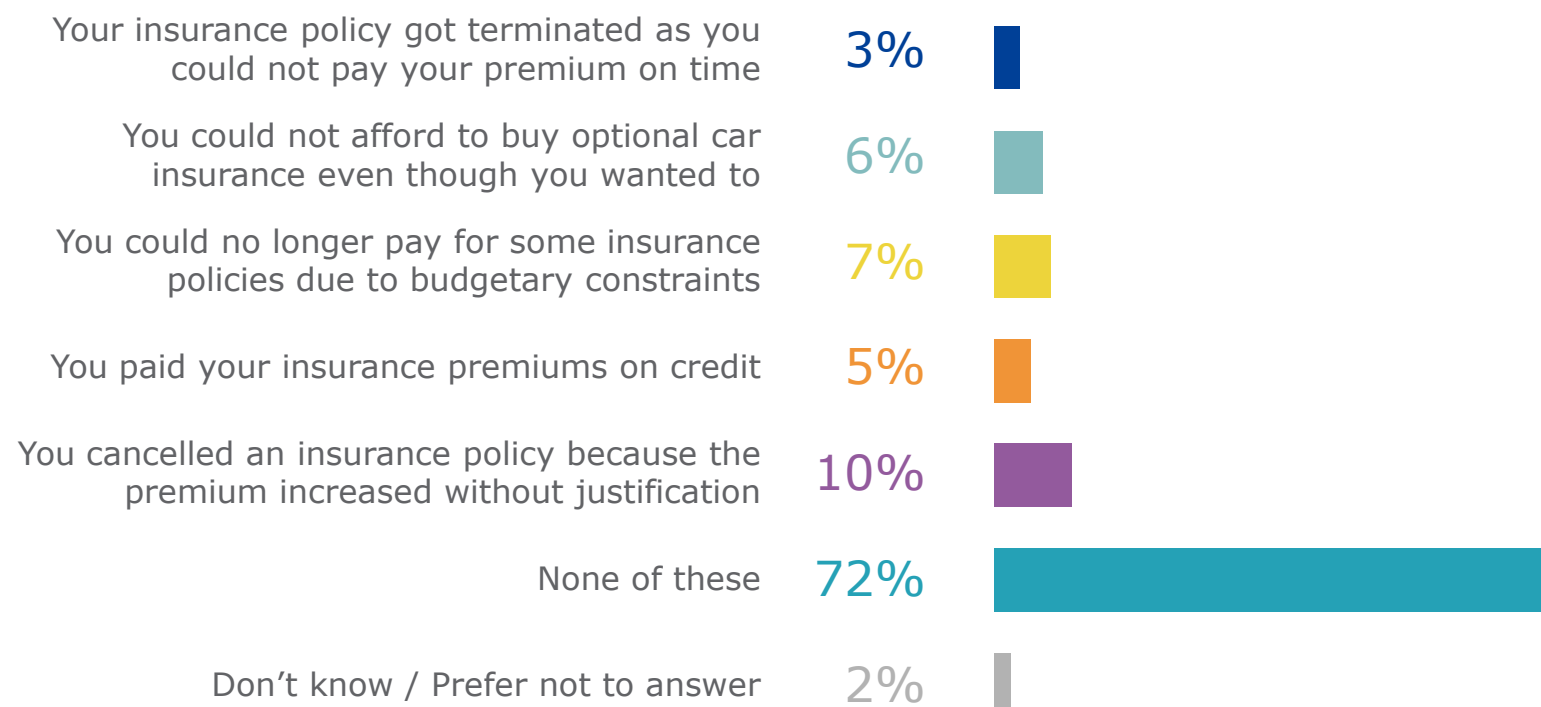
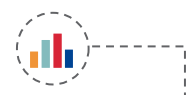
Have you encountered any of the following in the past three years? Select all that apply. [MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
You made a claim but the coverage was not as expected	7	7	8	8	7	7	4	5	5	11	6	7	5	6	6	5	5	7	9	7	8	7	6	6	8	9	7	8
You made a claim but the compensation was lower than expected	8	9	12	10	6	9	5	7	6	8	6	9	7	8	8	7	8	10	11	5	9	8	8	5	10	5	7	7
Your claim was rejected for reasons unclear to you	5	4	6	5	4	6	4	4	5	7	5	6	4	5	5	5	8	5	6	4	11	5	6	4	4	4	5	5
Your claim took very long to be paid out	7	8	8	7	5	8	3	6	6	7	7	8	5	3	5	5	7	5	7	6	11	6	5	4	5	5	6	5
Your claim took very long to be assessed	8	8	8	7	7	10	4	5	6	10	10	9	7	4	5	5	6	7	8	6	10	7	7	5	7	6	7	6
You cancelled an insurance policy because a claim was denied	5	3	2	5	3	5	2	3	6	9	4	2	5	4	1	2	4	4	4	3	7	4	4	4	3	4	4	4
None of these	71	72	64	67	74	70	81	79	71	64	72	71	72	75	75	76	72	70	69	77	61	72	72	74	72	72	73	73
Don't know/Prefer not to answer	3	4	7	3	4	2	3	2	5	2	3	3	3	5	4	4	7	3	2	2	4	3	3	4	3	5	3	6

Q6

And have you encountered any of the following in the past three years? Select all that apply. [MULTIPLE ANSWERS]

EU27 average



Gender (%)



	<div style="width: 4%;"></div>	<div style="width: 7%;"></div>	<div style="width: 8%;"></div>	<div style="width: 6%;"></div>	<div style="width: 12%;"></div>	<div style="width: 69%;"></div>	<div style="width: 2%;"></div>
Male	4	7	8	6	12	69	2
Female	3	5	7	4	9	75	2

Age (%)



	<div style="width: 7%;"></div>	<div style="width: 13%;"></div>	<div style="width: 10%;"></div>	<div style="width: 9%;"></div>	<div style="width: 12%;"></div>	<div style="width: 58%;"></div>	<div style="width: 5%;"></div>
18-24	7	13	10	9	12	58	5
25-39	6	10	11	8	14	60	2
40-54	3	6	7	5	10	72	2
55+	1	3	5	2	8	82	2

Occupation (%)



	<div style="width: 7%;"></div>	<div style="width: 10%;"></div>	<div style="width: 12%;"></div>	<div style="width: 9%;"></div>	<div style="width: 15%;"></div>	<div style="width: 60%;"></div>	<div style="width: 2%;"></div>
Self-employed	7	10	12	9	15	60	2
Employee	4	8	8	6	12	68	2
Manual worker	6	8	10	8	13	60	3
Not working	2	4	5	3	7	79	2

Education (age when completed) (%)



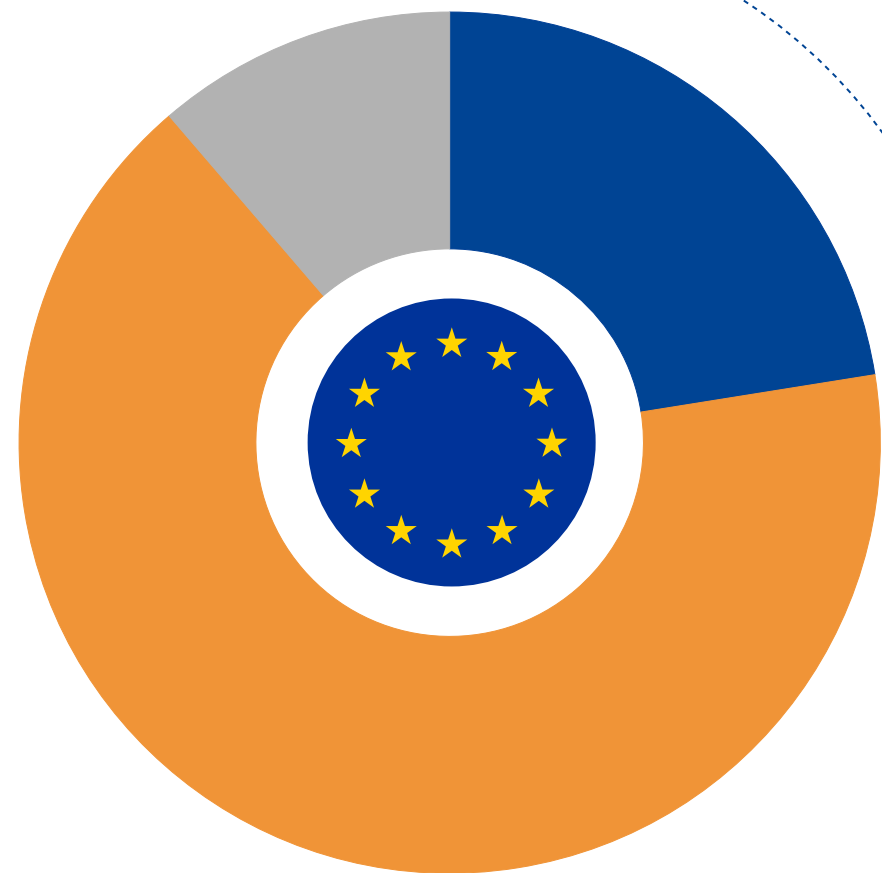
	<div style="width: 5%;"></div>	<div style="width: 6%;"></div>	<div style="width: 5%;"></div>	<div style="width: 8%;"></div>	<div style="width: 11%;"></div>	<div style="width: 69%;"></div>	<div style="width: 2%;"></div>
Up to 15 years	5	6	5	8	11	69	2
16-19 years	2	5	6	4	9	76	2
20+ years	3	7	8	5	11	71	2
Still studying	5	10	9	7	11	65	4

Q6

And have you encountered any of the following in the past three years? Select all that apply. [MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
Your insurance policy got terminated as you could not pay your premium on time	3	3	5	4	4	3	1	3	5	4	3	4	3	3	2	2	2	4	1	2	4	3	2	4	4	4	4	3
You could not afford to buy optional car insurance even though you wanted to	6	3	13	6	3	7	6	7	14	5	6	9	6	10	6	7	2	7	3	3	6	6	4	16	4	6	5	3
You could no longer pay for some insurance policies due to budgetary constraints	7	6	10	10	5	8	6	12	17	7	4	10	5	15	8	5	4	7	10	4	9	11	8	9	8	10	6	6
You paid your insurance premiums on credit	5	4	6	3	4	5	2	9	7	5	5	12	5	9	4	4	4	2	4	2	4	4	5	4	27	2	2	2
You cancelled an insurance policy because the premium increased without justification	10	6	6	11	6	9	5	11	10	18	8	8	15	6	2	7	5	13	6	5	7	7	15	9	5	10	8	9
None of these	72	81	64	70	81	75	80	65	55	66	78	63	69	61	78	77	83	70	76	87	74	71	69	62	58	71	77	79
Don't know / Prefer not to answer	2	2	4	3	3	2	2	2	3	1	2	1	2	4	3	2	3	2	3	2	3	3	2	2	2	3	2	2

EU27 average



23% Yes

66% No

11% Don't know

Occupation (%)



Self-employed	34	54	12
Employee	27	62	11
Manual worker	32	57	11
Not working	16	74	11

Gender (%)



Male	26	64	11
Female	19	69	12

Age (%)

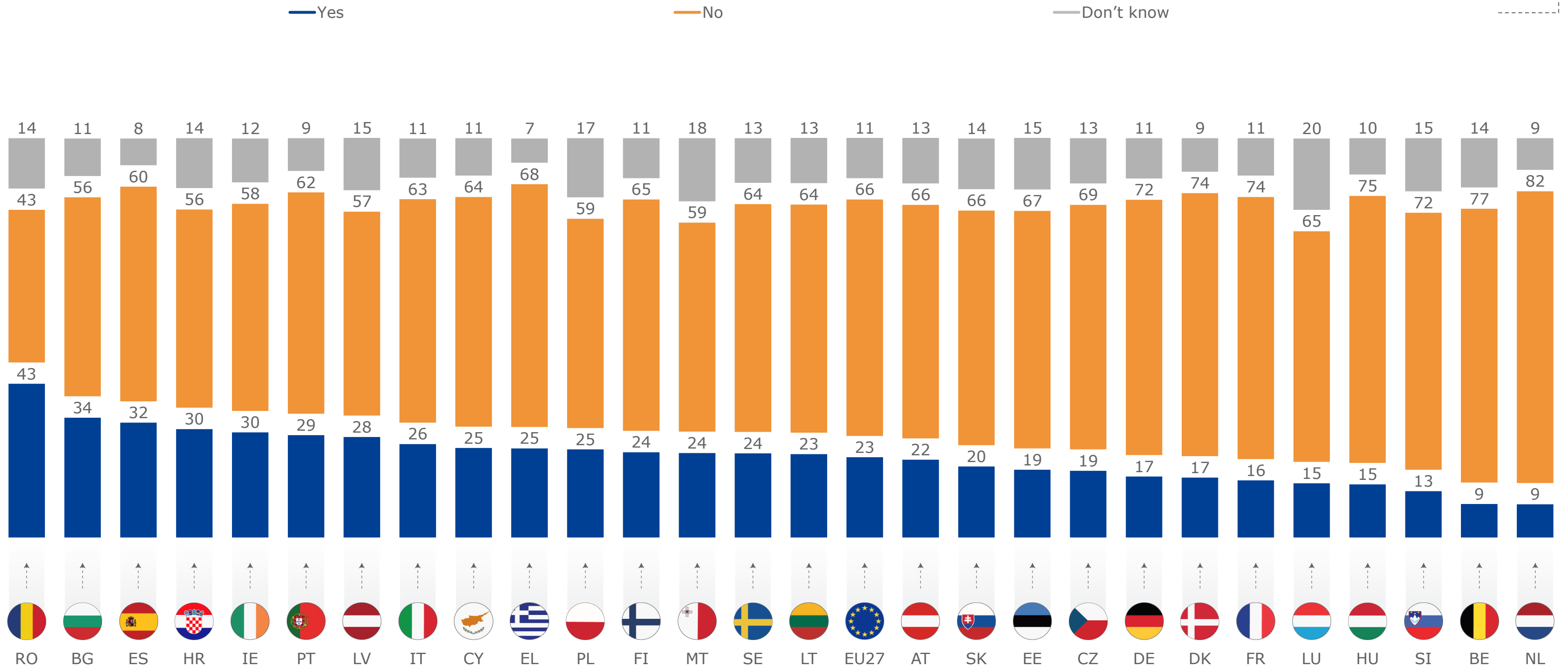


18-24	35	55	10
25-39	32	57	11
40-54	23	64	13
55+	14	75	11

Education (age when completed) (%)



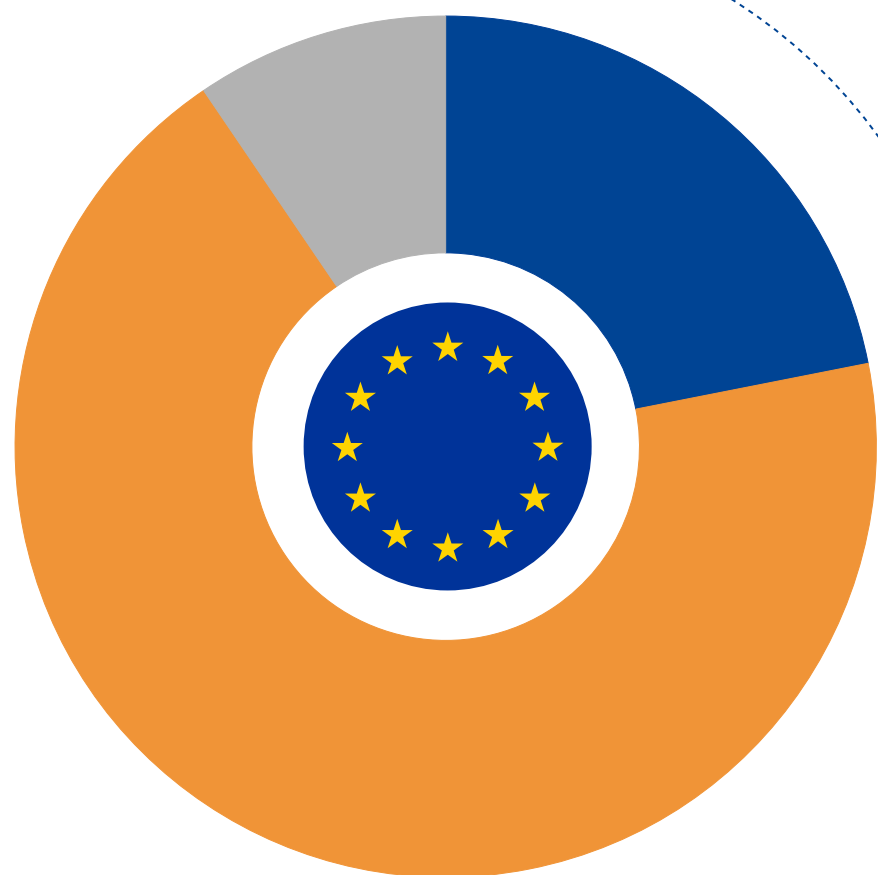
Up to 15 years	21	70	9
16-19 years	18	70	11
20+ years	25	64	11
Still studying	29	61	10



Q8

Have you ever wanted to buy only minimum insurance coverage but it was not offered to you / it was not available and you ended up buying a full package, making you feel over-insured?

EU27 average



22% Yes

69% No

10% Don't know

Occupation (%)

Self-employed	33	59	8
Employee	25	65	9
Manual worker	30	60	10
Not working	16	75	10



Gender (%)

Male	25	66	9
Female	19	71	10



Age (%)

18-24	33	57	10
25-39	32	59	9
40-54	23	67	10
55+	14	77	9



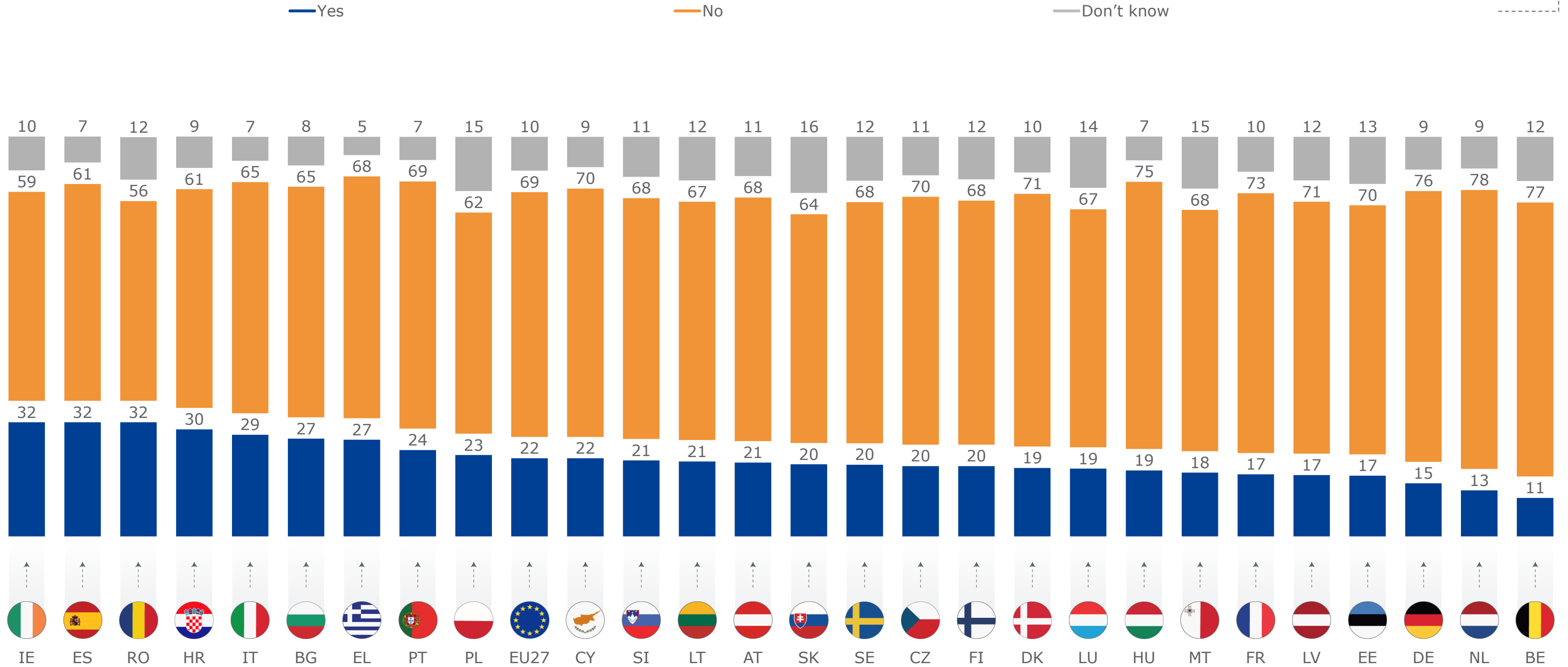
Education (age when completed) (%)

Up to 15 years	20	71	10
16-19 years	18	73	10
20+ years	24	67	9
Still studying	30	60	10

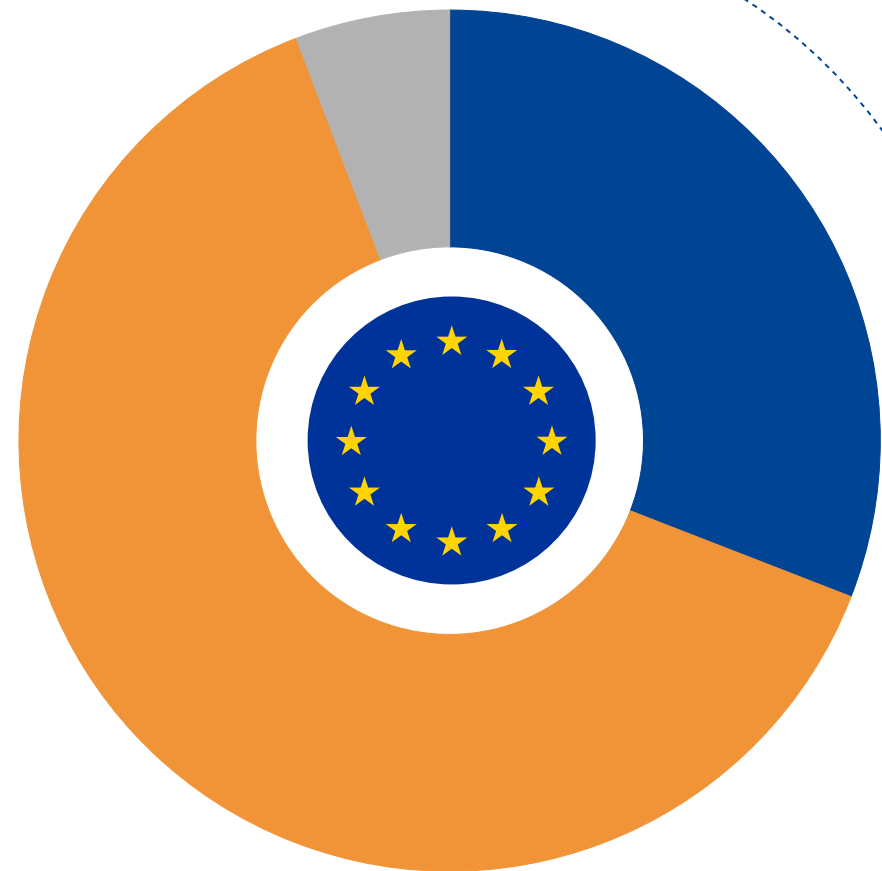


Q8

Have you ever wanted to buy only minimum insurance coverage but it was not offered to you / it was not available and you ended up buying a full package, making you feel over-insured?



EU27 average

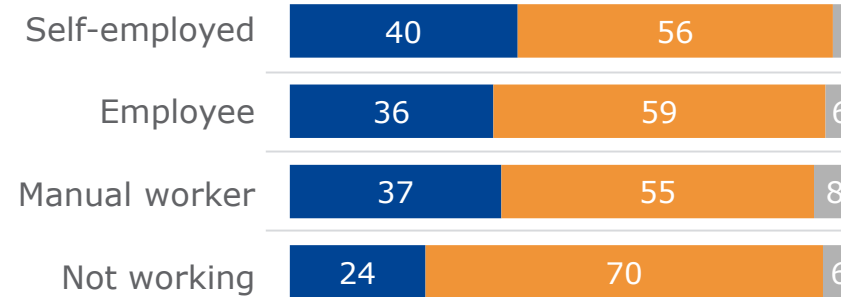


31% Yes

63% No

6% Don't know

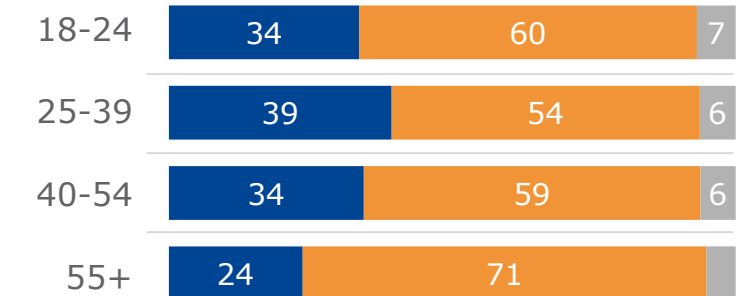
Occupation (%)



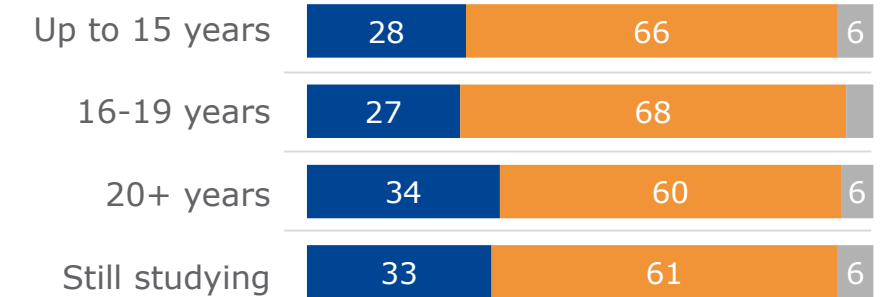
Gender (%)



Age (%)

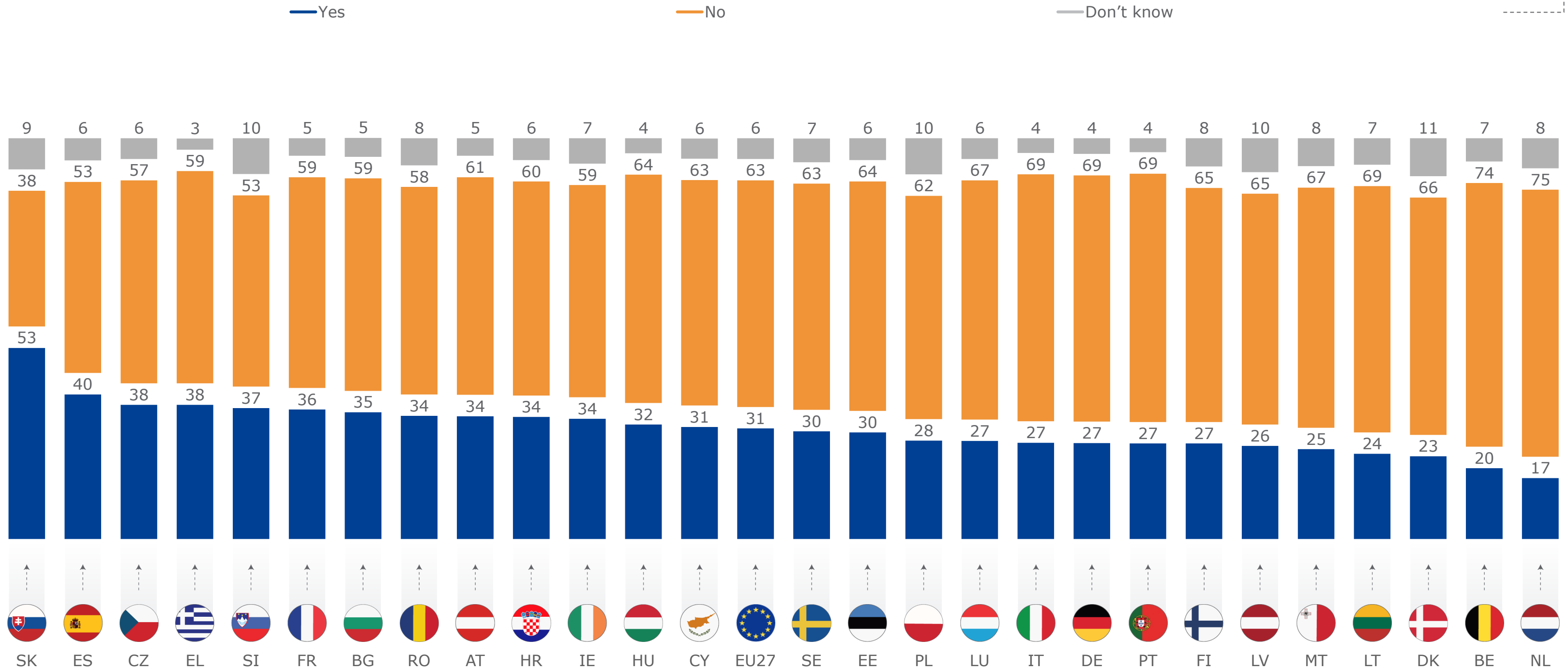


Education (age when completed) (%)



Q9

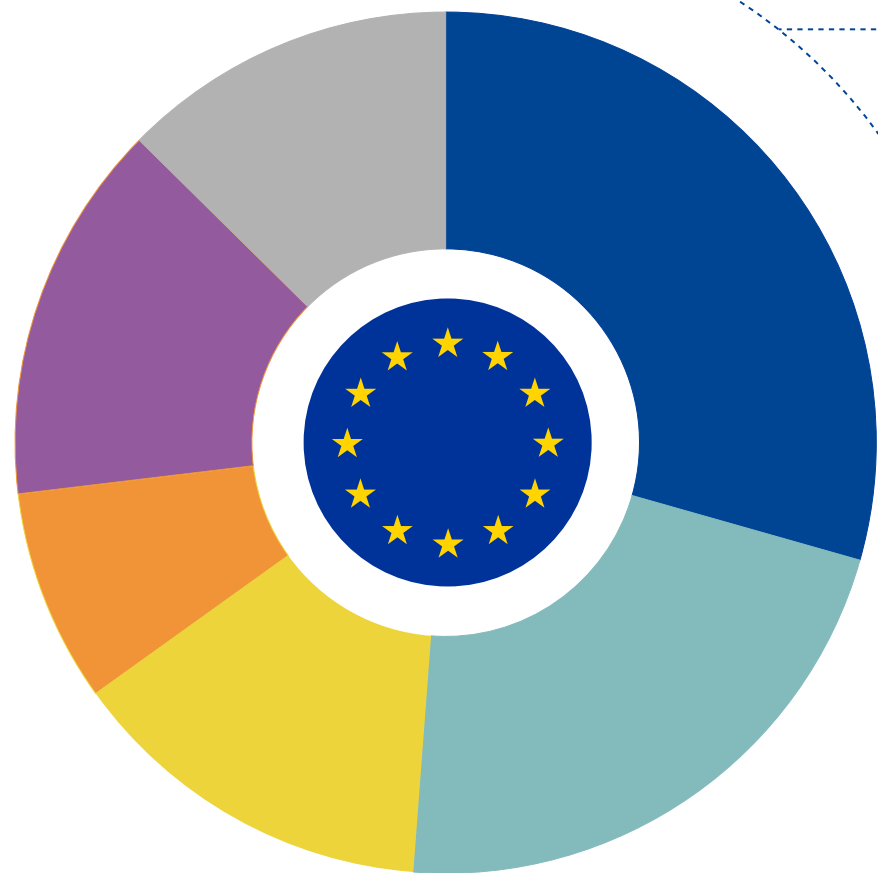
Have you ever felt misled into buying an insurance policy that you do not need?



Q10

Imagine the property where you live is damaged in a natural disaster (e.g. a storm, flood, earthquake, wildfire). Which of the following would best apply to your situation?

EU27 average



- **29%** Your insurance would cover all/most of the repair costs
- **22%** Your insurance would pay up to a certain amount
- **14%** You are not sure which events are included in your insurance
- **8%** You are not sure about the exact coverage/ exclusions that may apply
- **14%** You do not have insurance for this and you would rely on support from the Government/State
- **13%** Don't know/Prefer not to answer

Occupation (%)



Self-employed	35	23	12	6	14	9
Employee	31	25	15	8	11	10
Manual worker	27	23	19	7	12	12
Not working	27	19	13	9	18	15

Gender (%)



Male	33	23	13	7	13	11
Female	26	21	15	9	15	14

Age (%)



18-24	27	21	16	8	11	17
25-39	29	24	17	8	13	11
40-54	28	23	15	8	15	12
55+	31	20	11	8	16	13

Education (age when completed) (%)



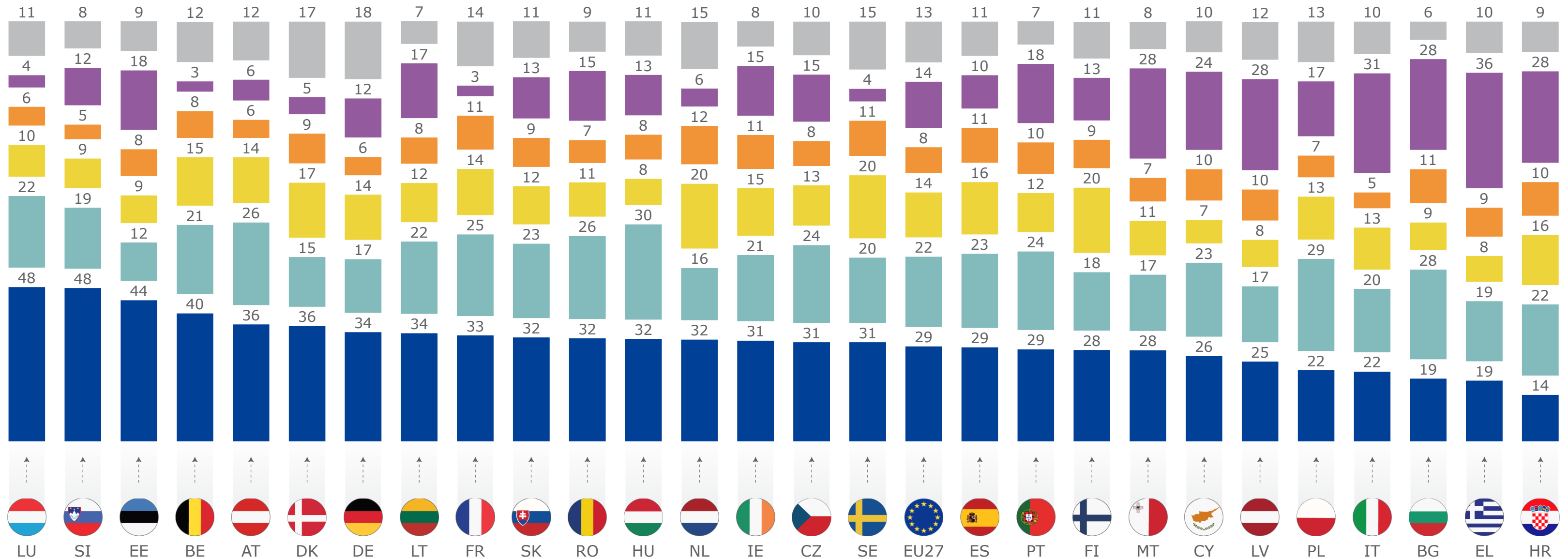
Up to 15 years	33	19	12	7	14	16
16-19 years	30	20	13	8	17	13
20+ years	30	24	15	9	13	10
Still studying	26	21	17	8	13	15

Q10

Imagine the property where you live is damaged in a natural disaster (e.g. a storm, flood, earthquake, wildfire). Which of the following would best apply to your situation?



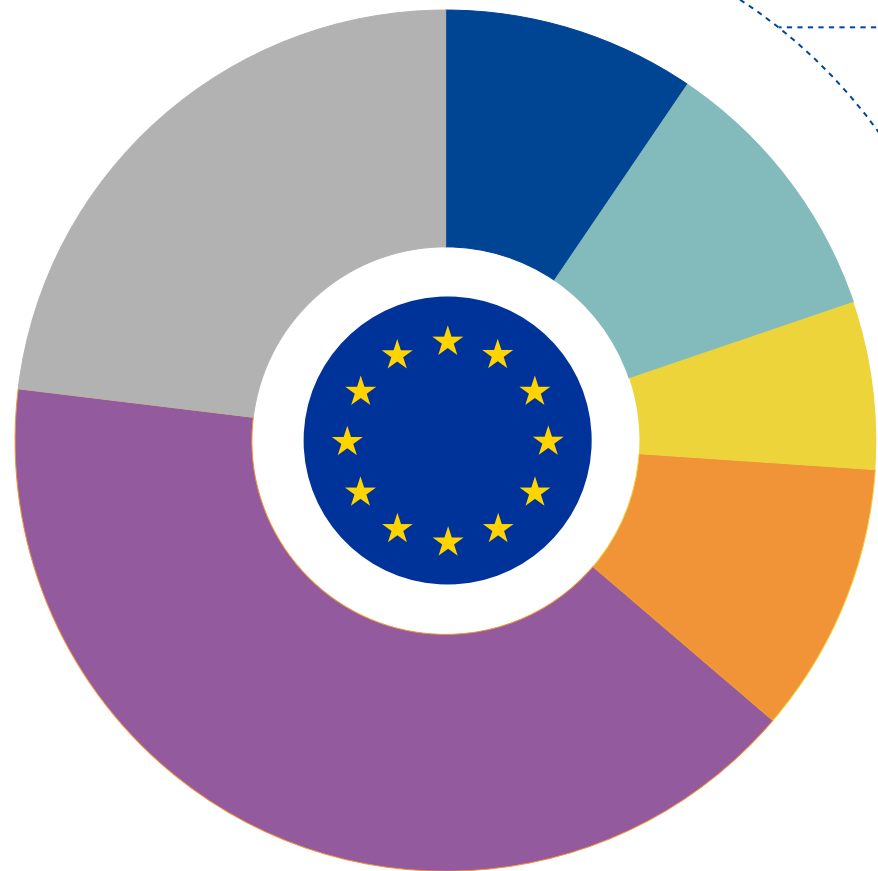
- Your insurance would cover all/most of the repair costs
- You are not sure which events are included in your insurance
- You do not have insurance for this and you would rely on support from the Government/State
- Your insurance would pay up to a certain amount
- You are not sure about the exact coverage/ exclusions that may apply
- Don't know/Prefer not to answer



Q11

Imagine that your employment contract is terminated on short notice and you will lose your monthly income. Which of the following would best apply to your situation?

EU27 average



- **10%** Your insurance would support you to cover essentials/mandatory expenses
- **10%** Your insurance would support you up to a certain period
- **6%** Your insurance would support you until you regain your monthly income
- **10%** You are not sure about the conditions of your insurance and exclusions that may apply
- **41%** You do not have insurance for this and you would rely on support from the Government/State
- **23%** Don't know/Prefer not to answer

Occupation (%)

Occupation	10%	10%	6%	10%	41%	23%
Self-employed	15	13	9	10	40	13
Employee	11	14	8	12	42	13
Manual worker	9	16	10	14	35	16
Not working	7	6	8		41	34



Gender (%)

Gender	10%	10%	6%	10%	41%	23%
Male	11	13	8	10	38	20
Female	8	8	10		43	26



Age (%)

Age Group	10%	10%	6%	10%	41%	23%
18-24	12	17	11	15	25	21
25-39	14	16	10	13	36	12
40-54	10	11	6	11	46	16
55+	7	6	7		43	34



Education (age when completed) (%)

Education Level	10%	10%	6%	10%	41%	23%
Up to 15 years	11	8	7	9	38	28
16-19 years	8	9	9		43	26
20+ years	10	11	7	11	42	20
Still studying	10	15	10	14	30	21

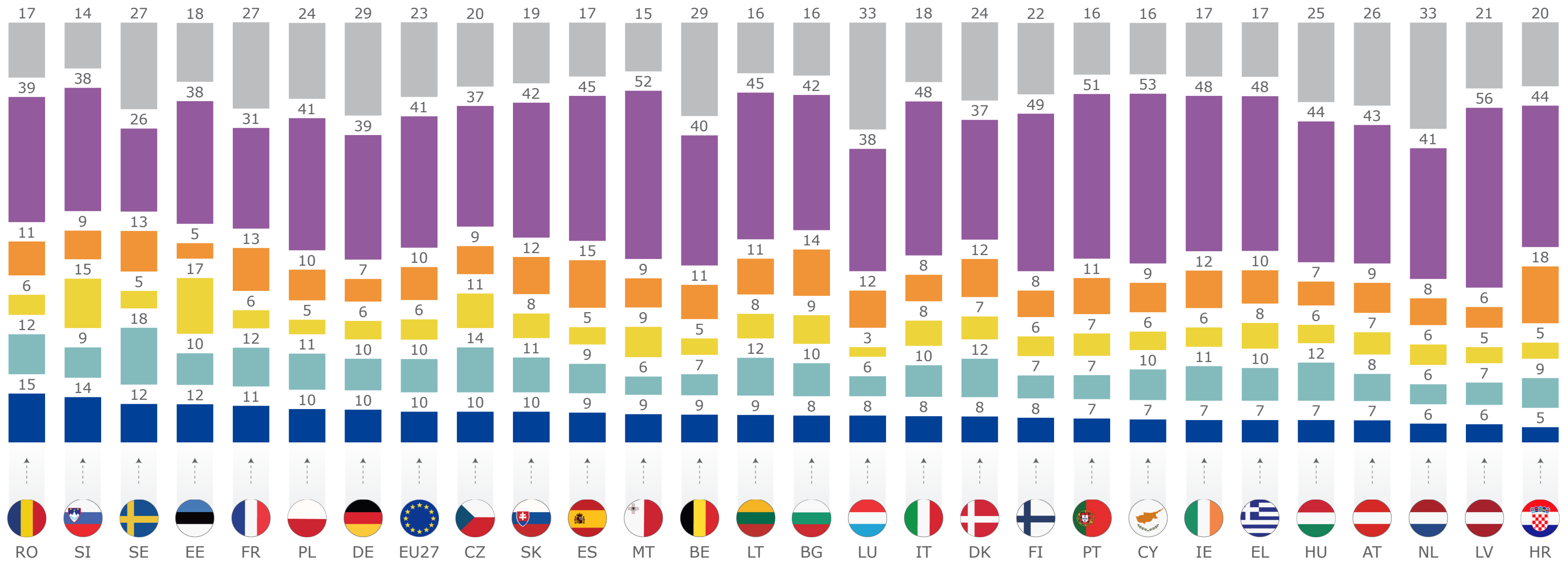


Q11

Imagine that your employment contract is terminated on short notice and you will lose your monthly income. Which of the following would best apply to your situation?



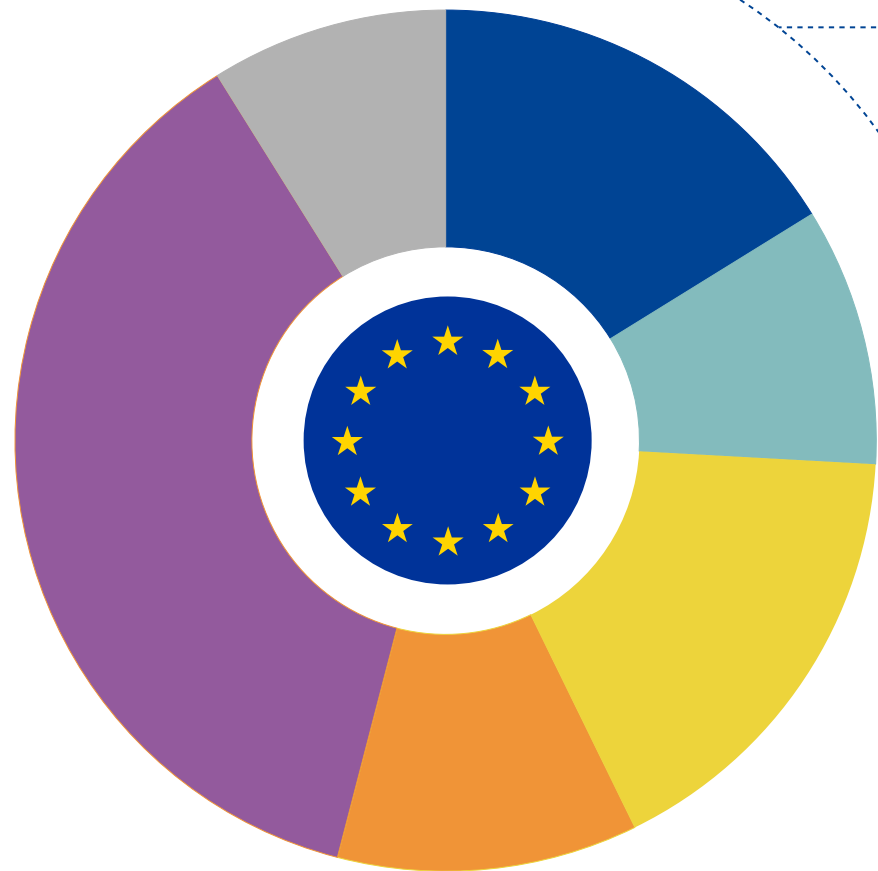
- Your insurance would support you to cover essentials/mandatory expenses
- Your insurance would support you until you regain your monthly income
- You do not have insurance for this and you would rely on support from the Government/State
- Your insurance would support you up to a certain period
- You are not sure about the conditions of your insurance and exclusions that may apply
- Don't know/Prefer not to answer



Q12

Imagine you have to cover the costs of an urgent medical intervention (e.g. an expensive dental surgery). Which of the following would best apply to your situation?

EU27 average



- **16%** Your private insurance would cover all the costs
- **10%** Your private insurance would cover the costs but there is a high deductible
- **17%** Your private insurance only covers certain procedures
- **11%** You are not sure which procedures are included in your insurance
- **37%** You do not have private health insurance and you would rely on public health insurance
- **9%** Don't know/Prefer not to answer

Occupation (%)

Self-employed	21	13	19	11	30	6
Employee	17	13	21	13	30	7
Manual worker	13	10	19	15	32	12
Not working	15	7	13	10	46	10



Gender (%)

Male	18	11	18	11	33	8
Female	15	8	16	11	41	9



Age (%)

18-24	16	14	17	15	25	14
25-39	16	15	20	15	27	7
40-54	17	9	17	11	37	9
55+	16	7	15	9	45	9



Education (age when completed) (%)

Up to 15 years	14	9	12	12	44	9
16-19 years	15	8	15	11	42	9
20+ years	17	11	19	11	34	7
Still studying	15	12	18	14	29	11

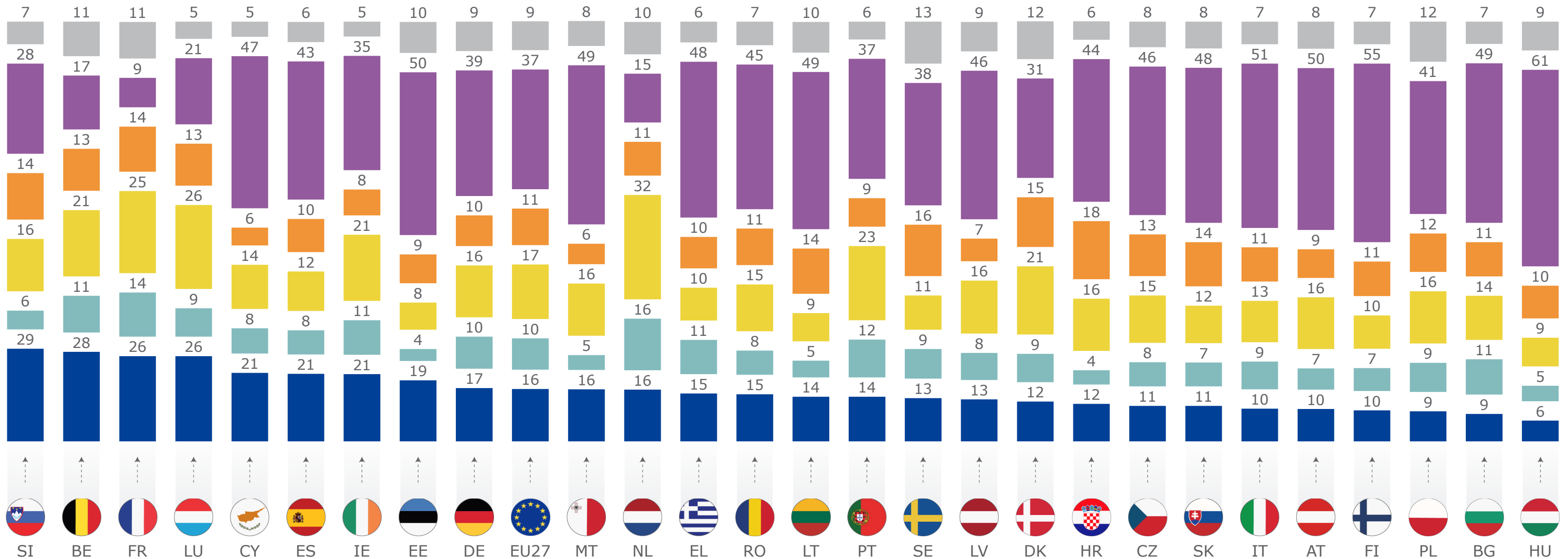


Q12

Imagine you have to cover the costs of an urgent medical intervention (e.g. an expensive dental surgery). Which of the following would best apply to your situation?

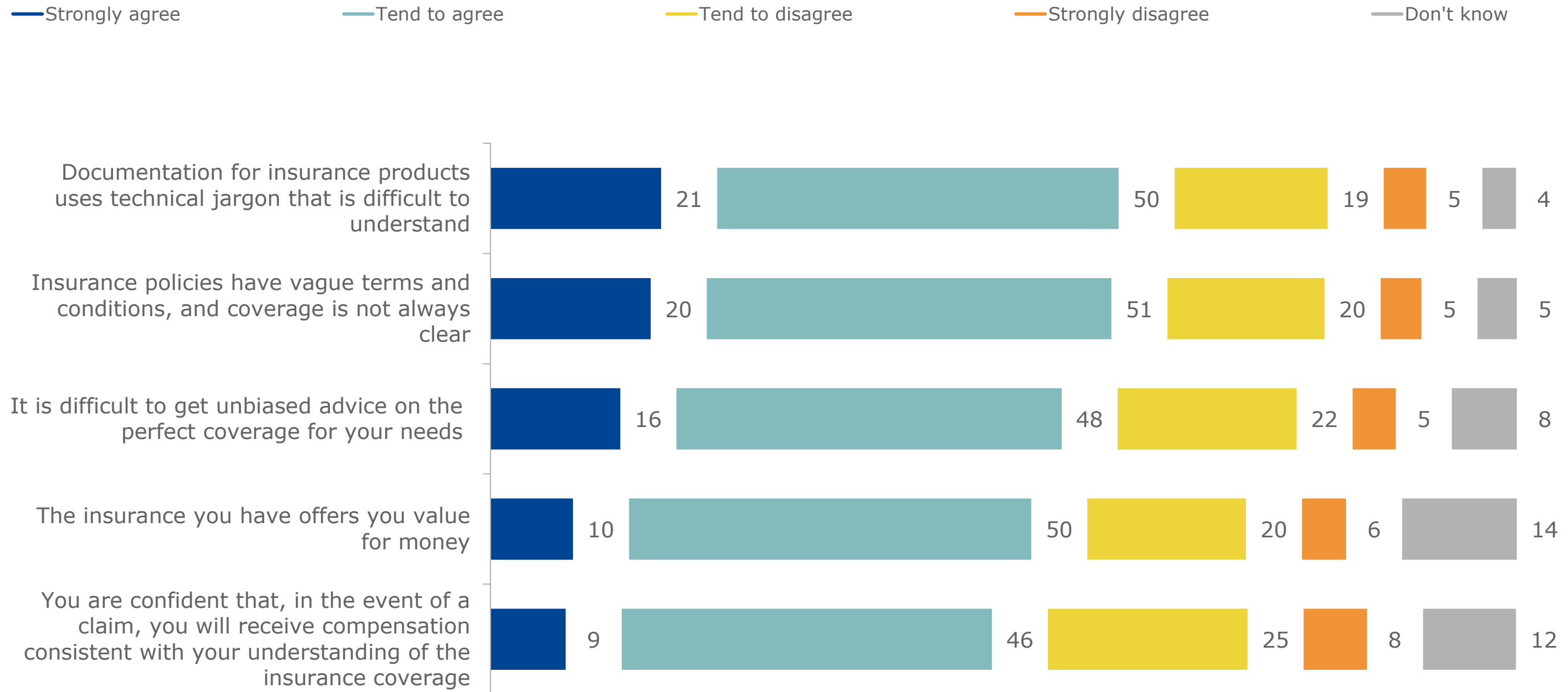


- Your private insurance would cover all the costs
- Your private insurance only covers certain procedures
- You do not have private health insurance and you would rely on public health insurance
- Your private insurance would cover the costs but there is a high deductible
- You are not sure which procedures are included in your insurance
- Don't know/Prefer not to answer



Q13

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

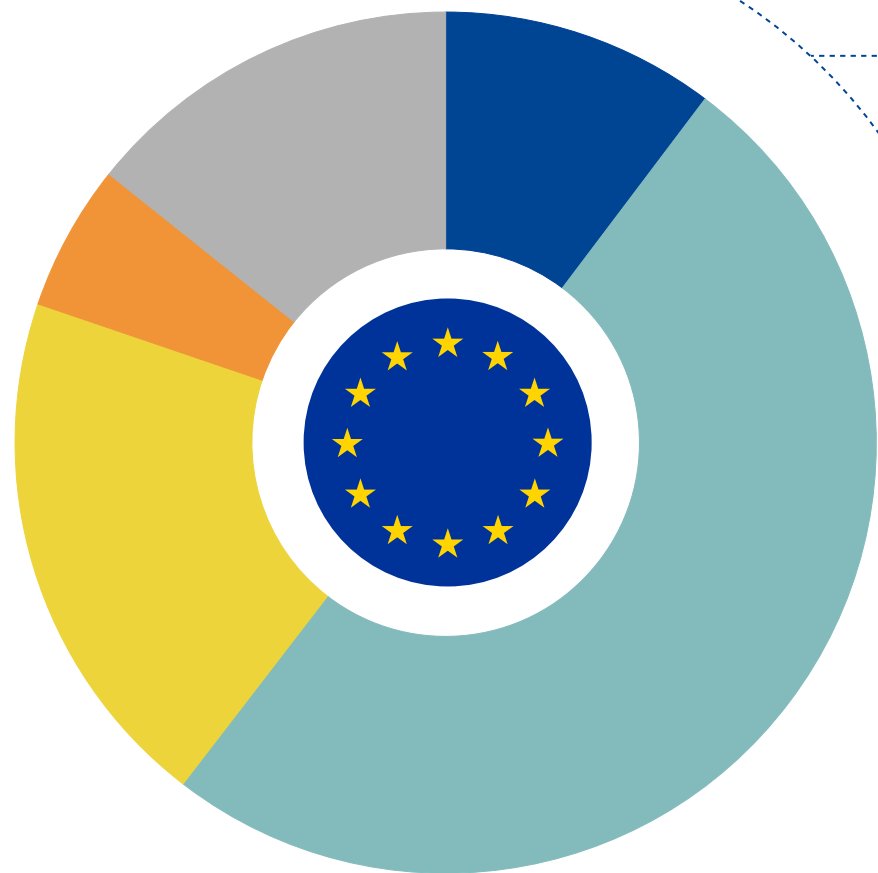


Q13_1

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

The insurance you have offers you value for money

EU27 average



- **10%** Strongly agree
- **50%** Tend to agree
- **20%** Tend to disagree
- **6%** Strongly disagree
- **14%** Don't know

Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	14	49	22	6	10
Employee	11	52	20	6	12
Manual worker	10	47	26	6	12
Not working	9	50	18	6	17



Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	11	50	21	6	12
Female	10	50	19	6	17



Age (%)

Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	12	43	23	6	16
25-39	13	46	22	6	13
40-54	10	50	20	7	14
55+	9	54	18	6	15



Education (age when completed) (%)

Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Up to 15 years	10	50	20	6	14
16-19 years	10	52	18	6	14
20+ years	10	51	21	6	13
Still studying	12	44	21	6	18



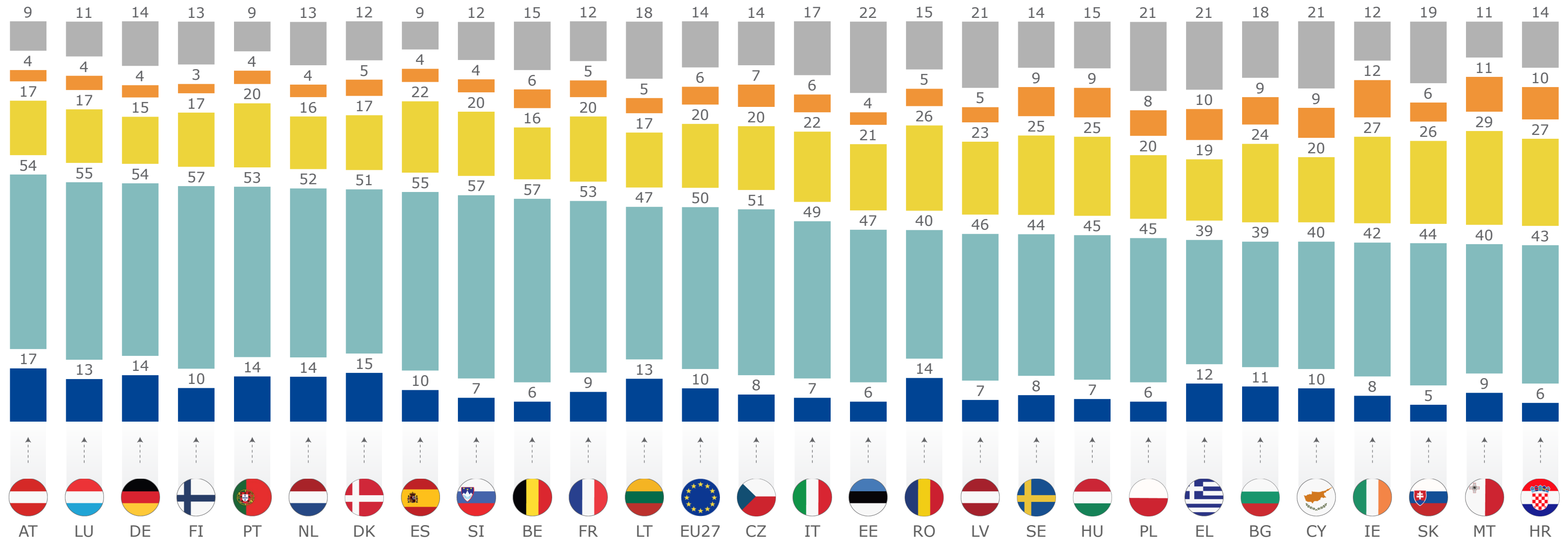
Q13_1

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

The insurance you have offers you value for money



— Strongly agree — Tend to agree — Tend to disagree — Strongly disagree — Don't know

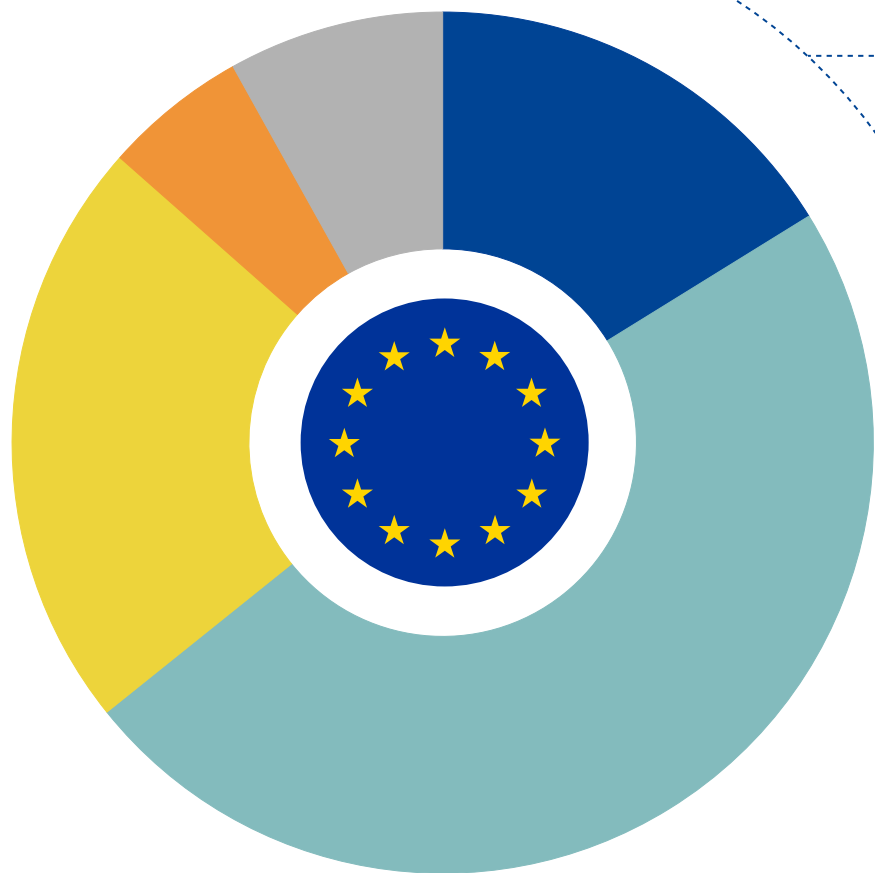


Q13_2

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

It is difficult to get unbiased advice on the perfect coverage for your needs

EU27 average



- **16%** Strongly agree
- **48%** Tend to agree
- **22%** Tend to disagree
- **5%** Strongly disagree
- **8%** Don't know

Occupation (%)



Self-employed	22	44	24	6	
Employee	19	48	22	6	
Manual worker	15	48	23	6	8
Not working	13	50	22	6	10

Gender (%)



Male	17	48	24	6
Female	16	48	21	10

Age (%)



18-24	16	45	22	6	11
25-39	20	45	21	8	
40-54	19	48	22	8	
55+	13	51	23	6	8

Education (age when completed) (%)

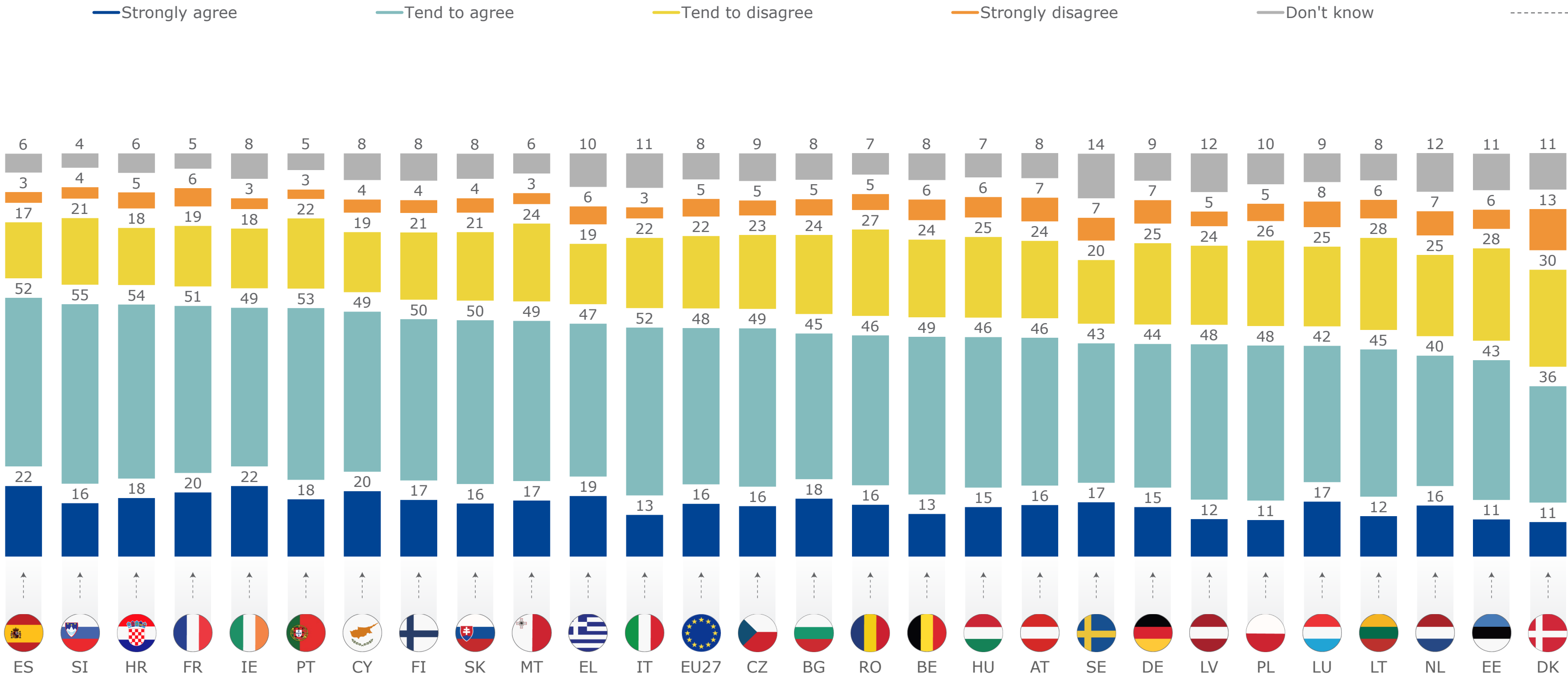


Up to 15 years	12	51	24	8	
16-19 years	14	48	23	6	9
20+ years	18	48	22	6	
Still studying	17	49	20	11	

Q13_2

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

It is difficult to get unbiased advice on the perfect coverage for your needs

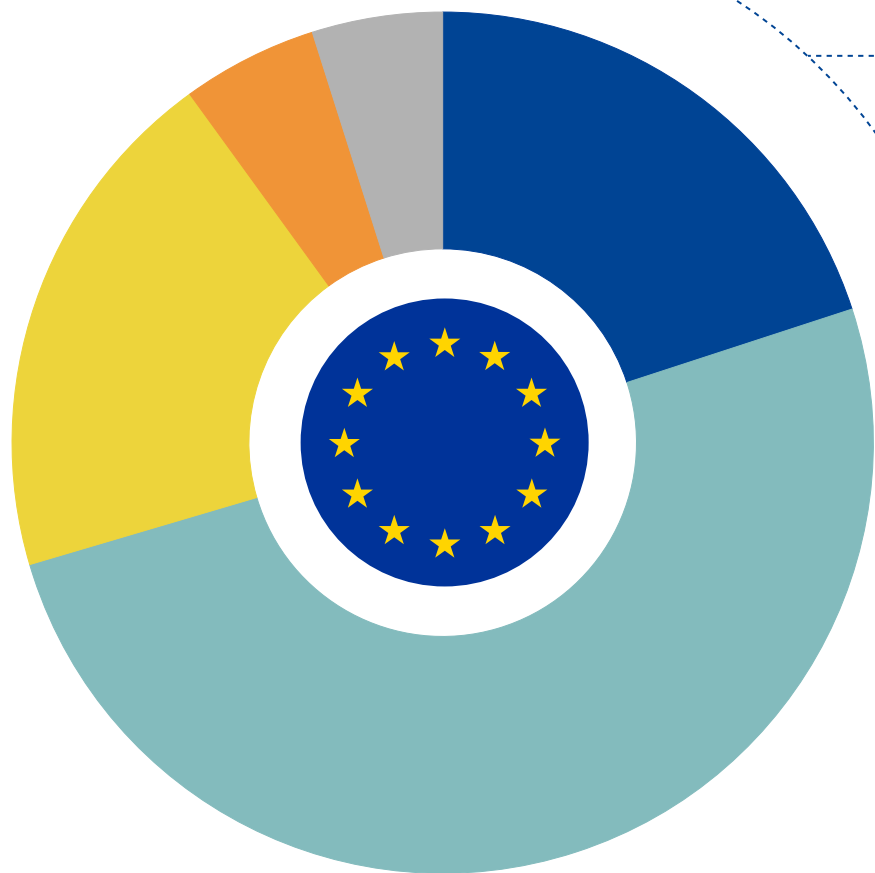


Q13_3

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

Insurance policies have vague terms and conditions, and coverage is not always clear

EU27 average



- **20%** Strongly agree
- **51%** Tend to agree
- **20%** Tend to disagree
- **5%** Strongly disagree
- **5%** Don't know

Occupation (%)



Self-employed	23	48	19	7	
Employee	22	50	19		
Manual worker	22	45	23	6	
Not working	17	52	20		6

Gender (%)



Male	21	49	20		
Female	19	52	19		6

Age (%)



18-24	17	49	20	7	8
25-39	22	48	20		6
40-54	23	50	18		
55+	18	53	20		

Education (age when completed) (%)

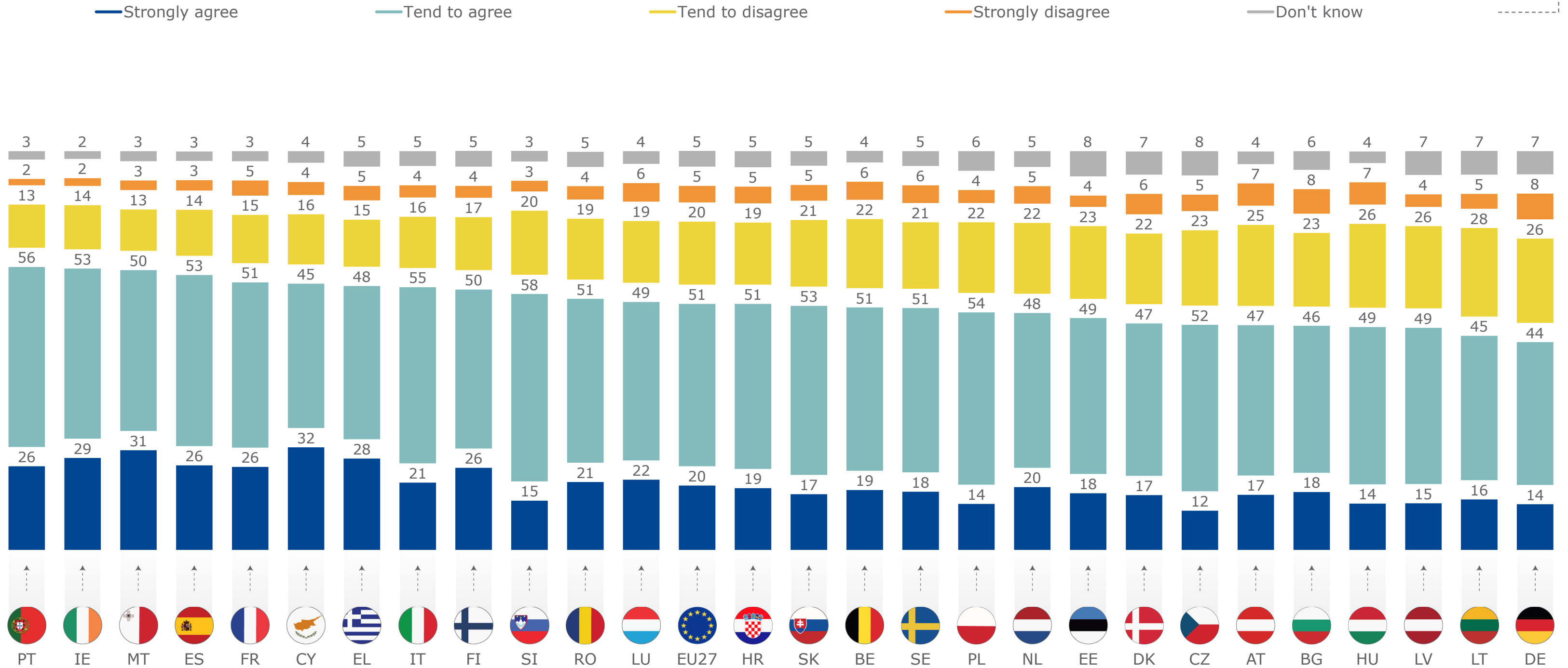


Up to 15 years	18	48	20	8	7
16-19 years	19	50	21		
20+ years	21	51	19		
Still studying	18	53	17		8

Q13_3

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

Insurance policies have vague terms and conditions, and coverage is not always clear

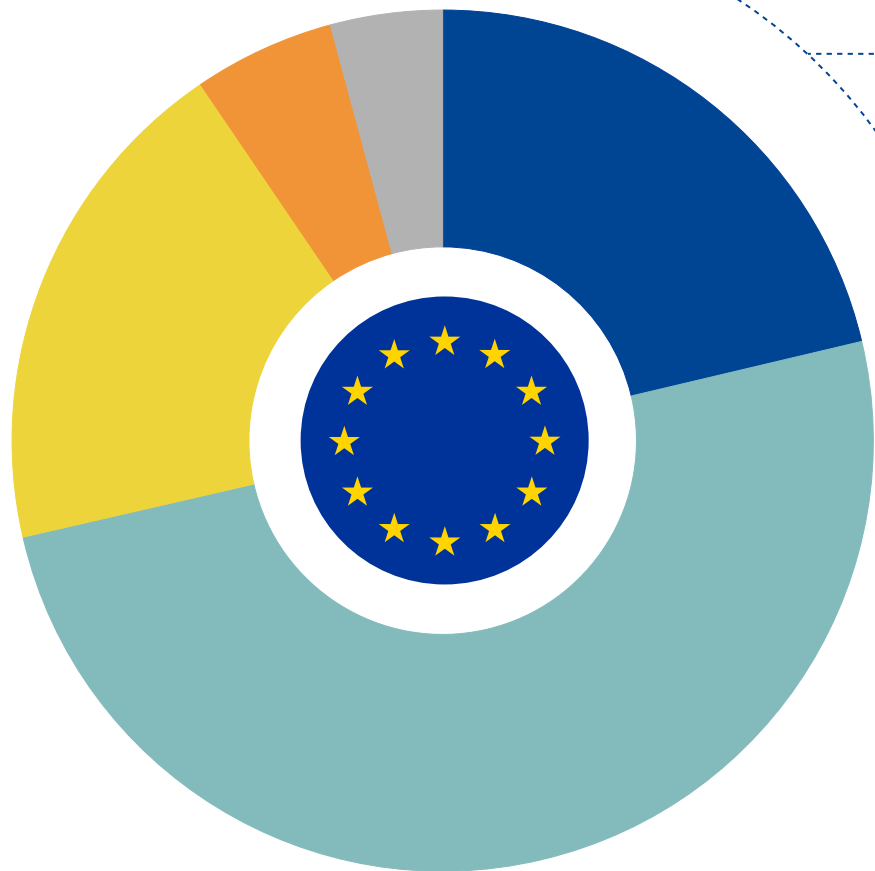


Q13_4

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

Documentation for insurance products uses technical jargon that is difficult to understand

EU27 average



- **21%** Strongly agree
- **50%** Tend to agree
- **19%** Tend to disagree
- **5%** Strongly disagree
- **4%** Don't know

Occupation (%)



Self-employed	23	48	18	8	
Employee	23	49	20		
Manual worker	23	46	22		
Not working	20	52	19		

Gender (%)



Male	22	49	20		
Female	21	51	18		

Age (%)



18-24	16	49	21	6	8
25-39	23	48	19	6	
40-54	24	49	18		
55+	20	52	19		

Education (age when completed) (%)

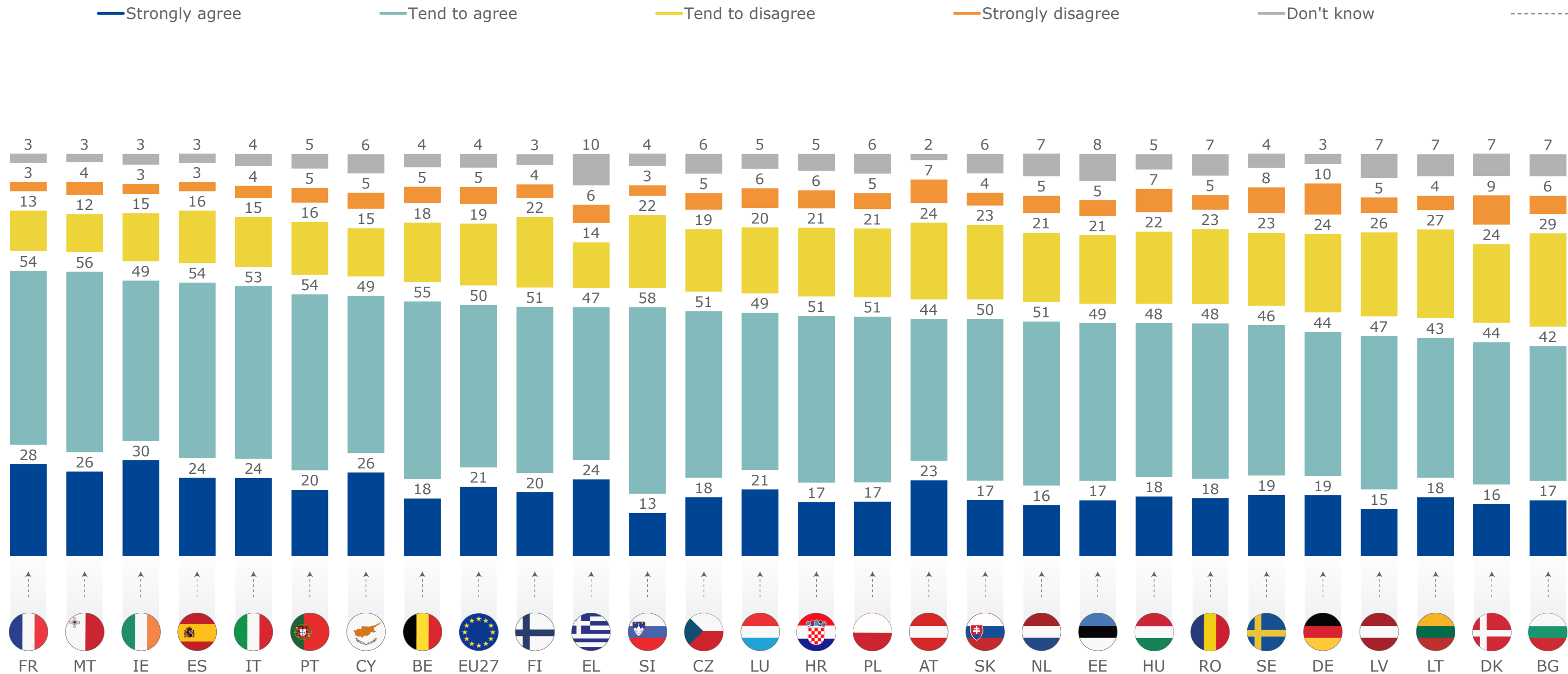


Up to 15 years	21	51	17	7	
16-19 years	22	50	19		
20+ years	21	51	19		
Still studying	19	51	18		7

Q13_4

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

Documentation for insurance products uses technical jargon that is difficult to understand

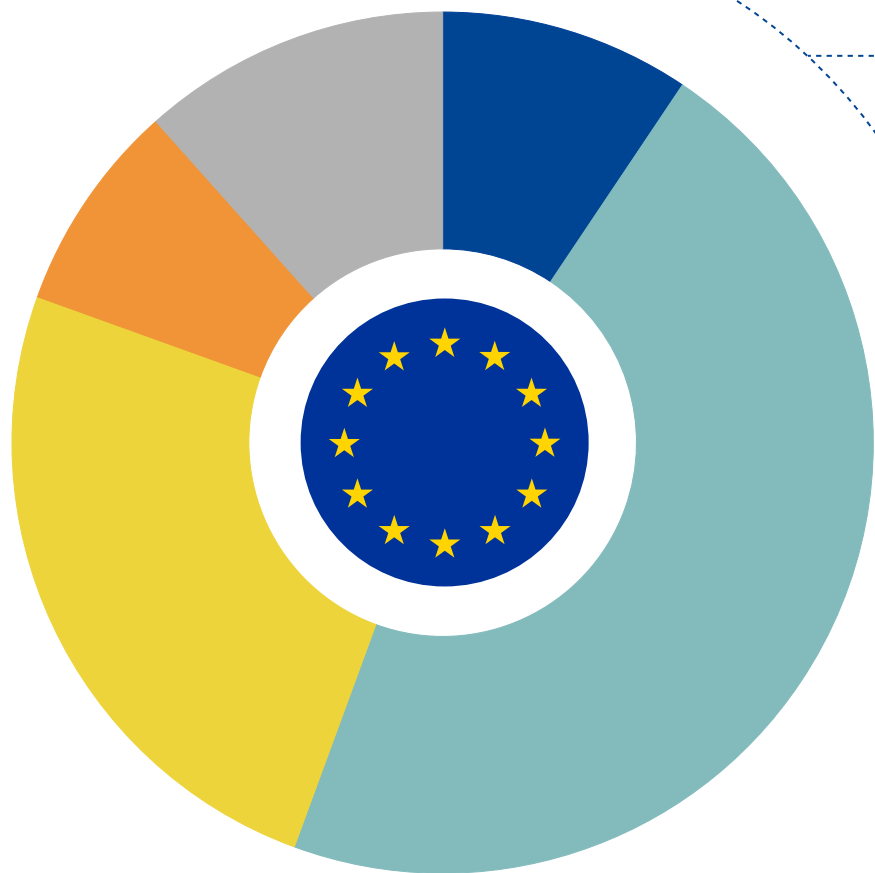


Q13_5

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

You are confident that, in the event of a claim, you will receive compensation consistent with your understanding of the insurance coverage

EU27 average



9% Strongly agree

46% Tend to agree

25% Tend to disagree

8% Strongly disagree

12% Don't know

Occupation (%)



Self-employed	16	42	26	9	7
Employee	10	48	26	8	9
Manual worker	10	46	26	8	10
Not working	8	46	24	8	14

Gender (%)



Male	11	48	25	8	9
Female	8	45	25	7	14

Age (%)



18-24	13	38	29	7	12
25-39	12	45	26	7	10
40-54	9	45	24	10	12
55+	8	49	24	8	12

Education (age when completed) (%)



Up to 15 years	9	46	25	8	13
16-19 years	10	47	24	8	12
20+ years	9	48	25	8	10
Still studying	11	41	27	7	13

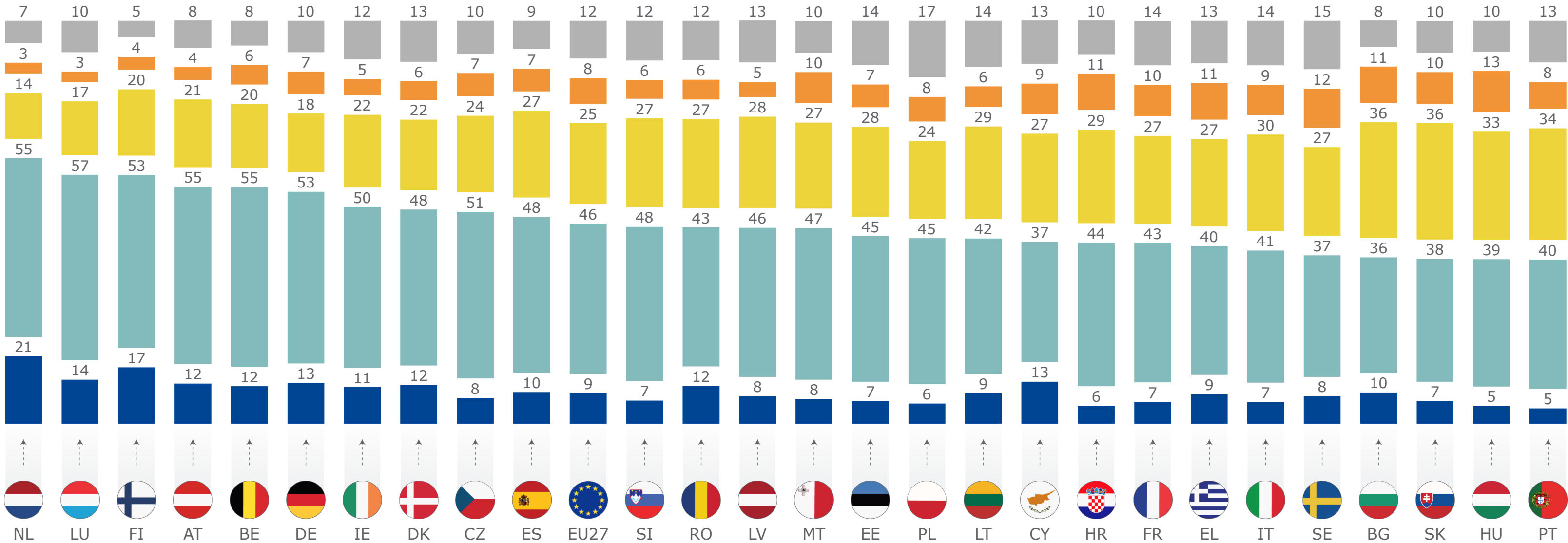
Q13_5

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

You are confident that, in the event of a claim, you will receive compensation consistent with your understanding of the insurance coverage



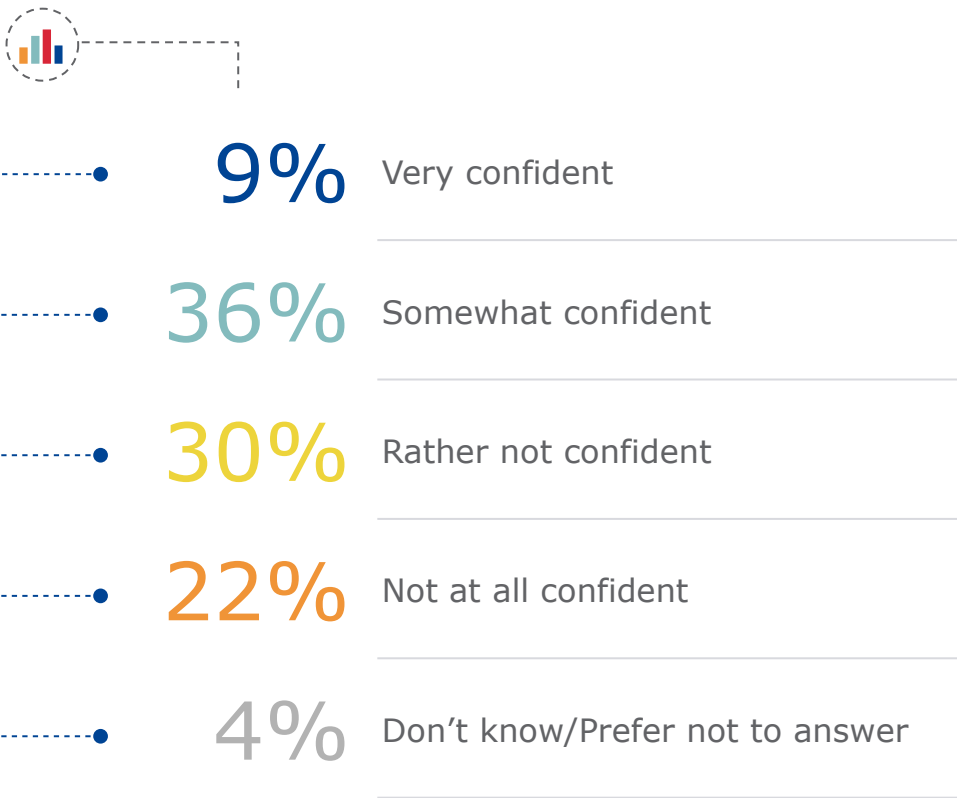
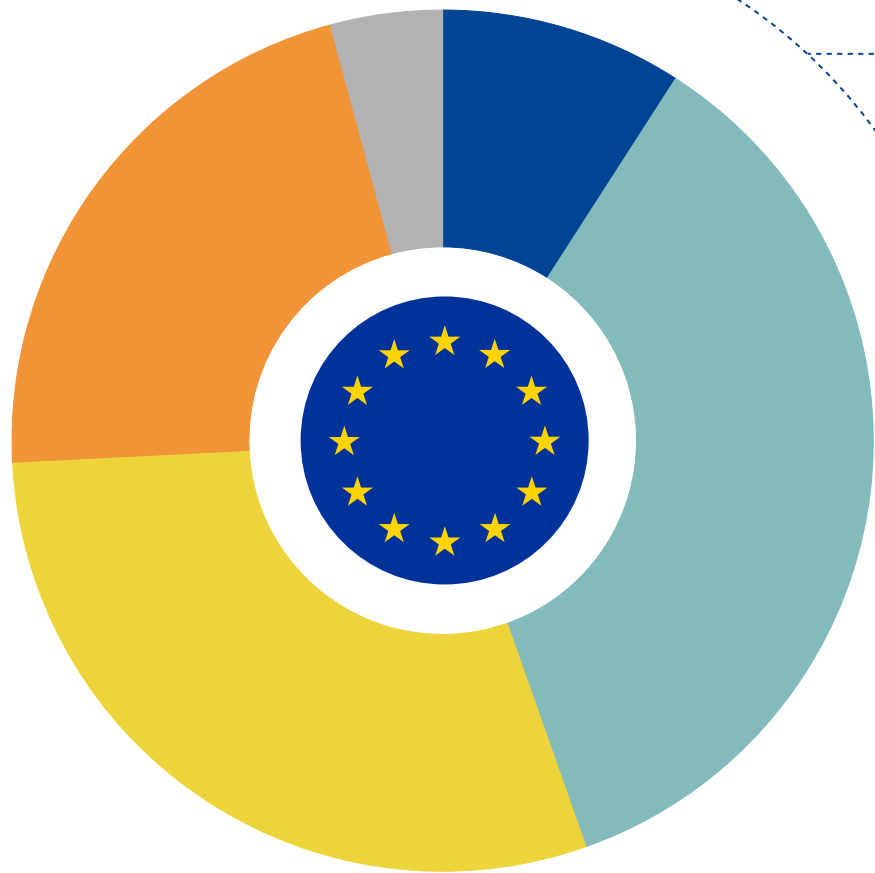
— Strongly agree — Tend to agree — Tend to disagree — Strongly disagree — Don't know



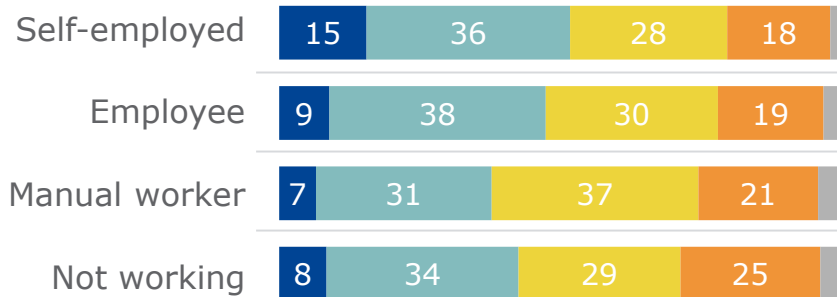
Q14

Overall, how confident are you that you will have enough money to live comfortably throughout your retirement years?

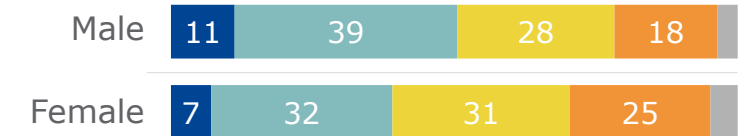
EU27 average



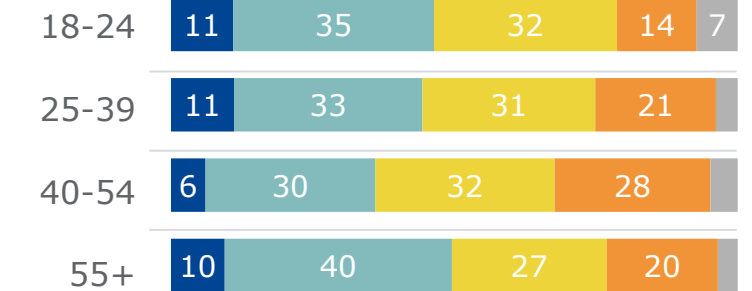
Occupation (%)



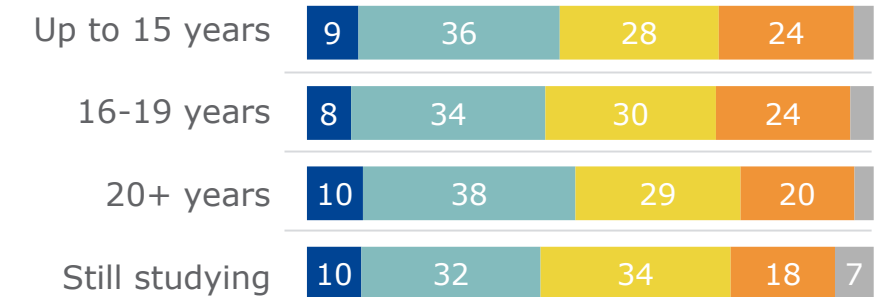
Gender (%)



Age (%)

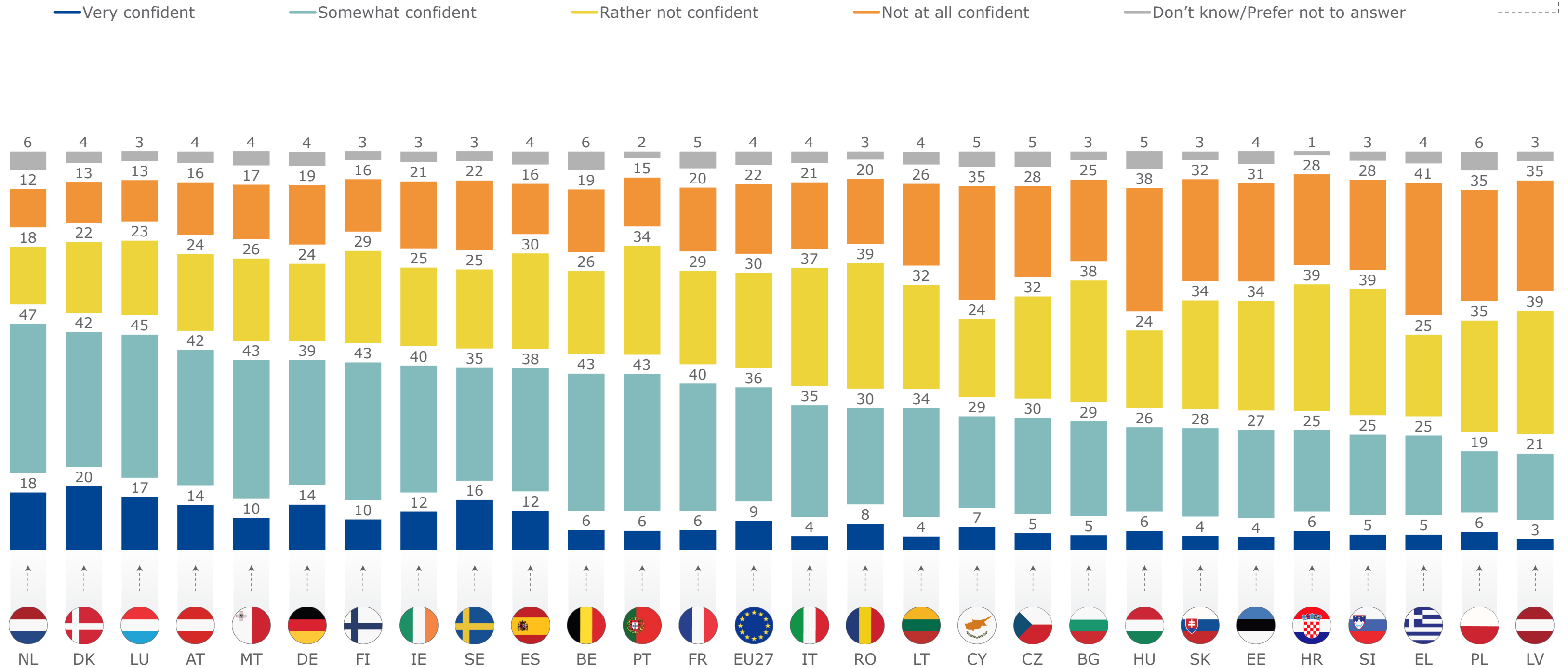


Education (age when completed) (%)



Q14

Overall, how confident are you that you will have enough money to live comfortably throughout your retirement years?

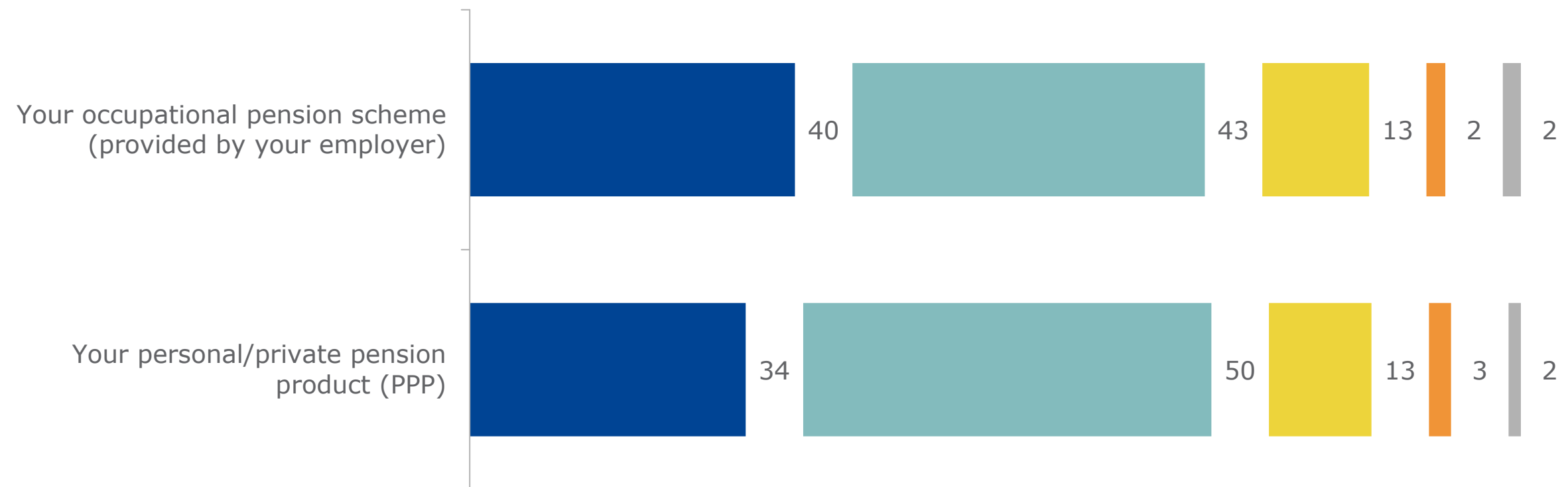


Q15

How important is the money from the following retirement programmes in funding your retirement?



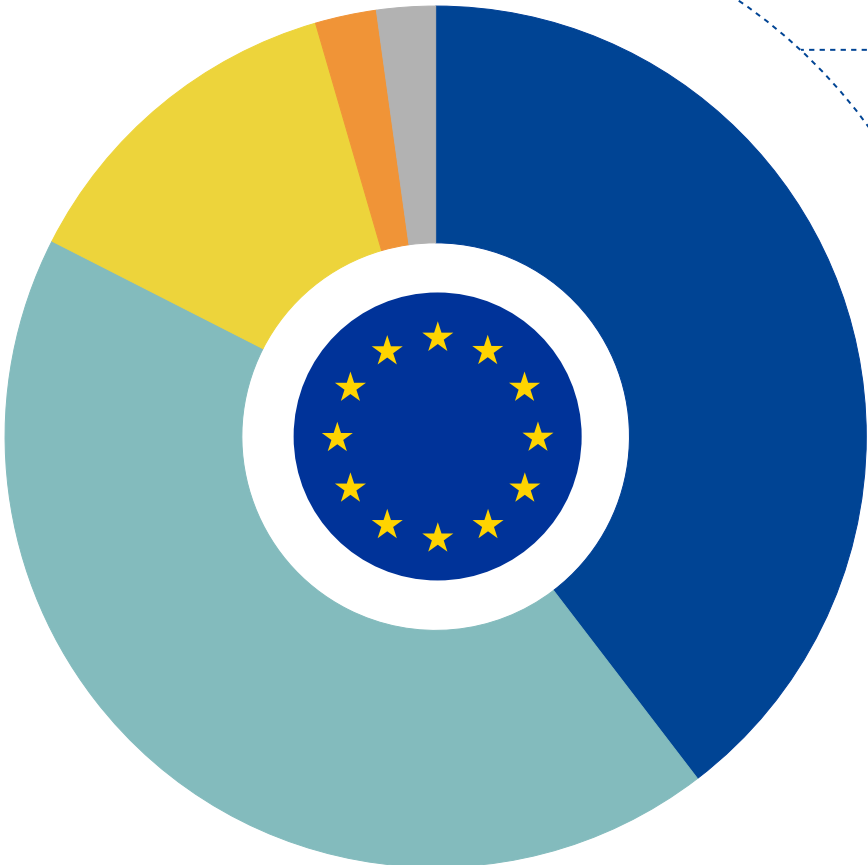
— Very important — Rather important — Rather not important — Not at all important — Don't know



Q15_1

How important is the money from the following retirement programmes in funding your retirement?
Your occupational pension scheme (provided by your employer)

EU27 average



- **40%** Very important
- **43%** Rather important
- **13%** Rather not important
- **2%** Not at all important
- **2%** Don't know

Occupation (%)



Self-employed	44	37	16	
Employee	37	46	13	
Manual worker	42	43	12	
Not working	43	37	13	

Gender (%)



Male	38	44	14	
Female	42	41	12	

Age (%)



18-24	33	37	19	9
25-39	36	47	13	
40-54	39	44	12	
55+	44	40	13	

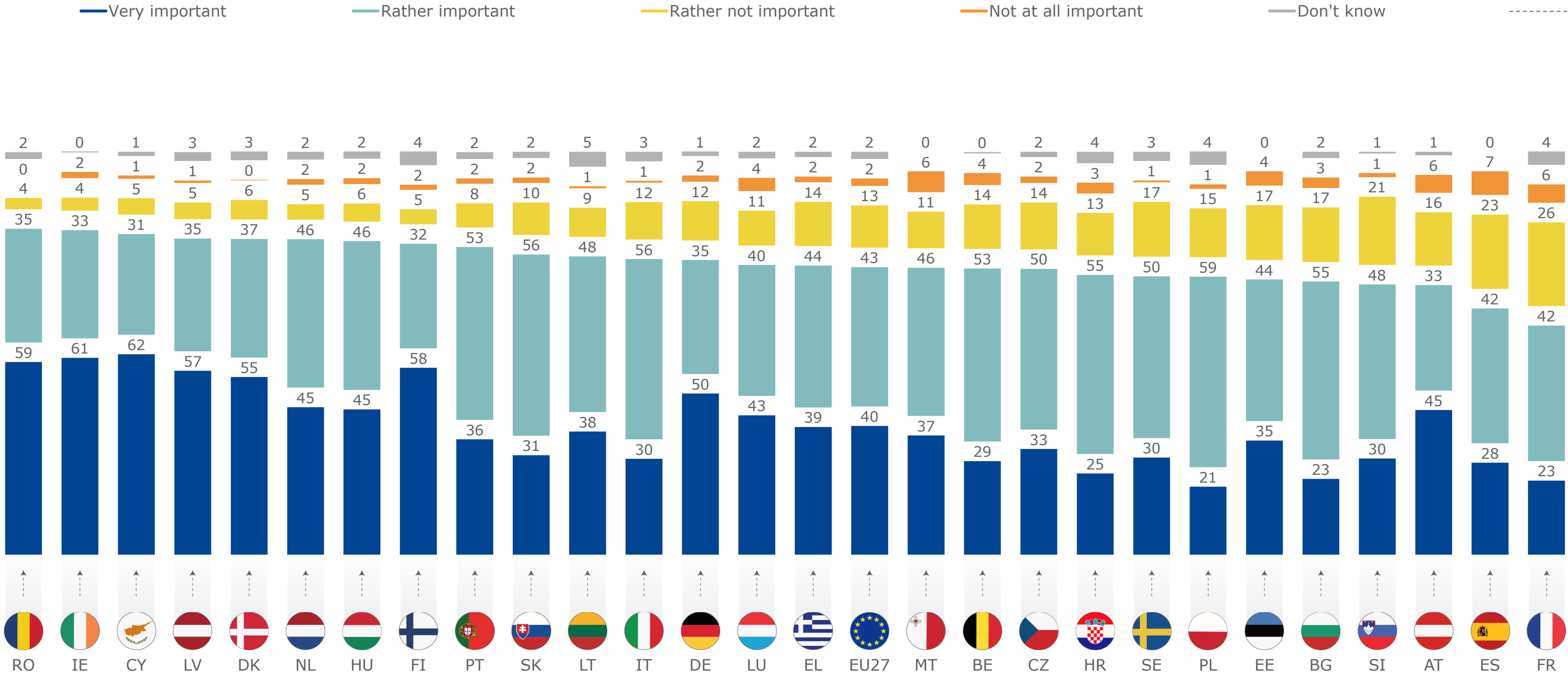
Education (age when completed) (%)



Up to 15 years	44	35	16	
16-19 years	43	41	12	
20+ years	38	45	13	
Still studying	34	47	12	6

Q15_1

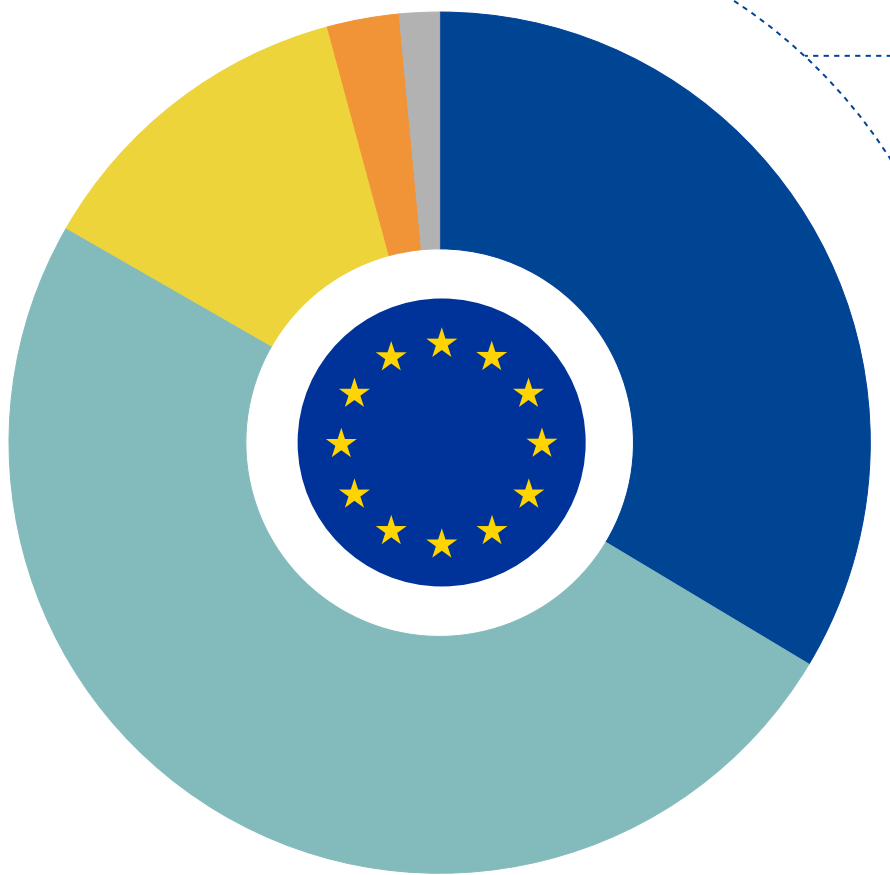
How important is the money from the following retirement programmes in funding your retirement?
Your occupational pension scheme (provided by your employer)



Q15_2

How important is the money from the following retirement programmes in funding your retirement?
Your personal/private pension product (PPP)

EU27 average



- **34%** Very important
- **50%** Rather important
- **13%** Rather not important
- **3%** Not at all important
- **2%** Don't know

Occupation (%)



Self-employed	37	45	15
Employee	37	49	11
Manual worker	28	56	14
Not working	25	53	16

Gender (%)



Male	32	52	13
Female	36	47	13

Age (%)



18-24	40	43	15
25-39	40	49	8
40-54	36	49	11
55+	26	51	17

Education (age when completed) (%)

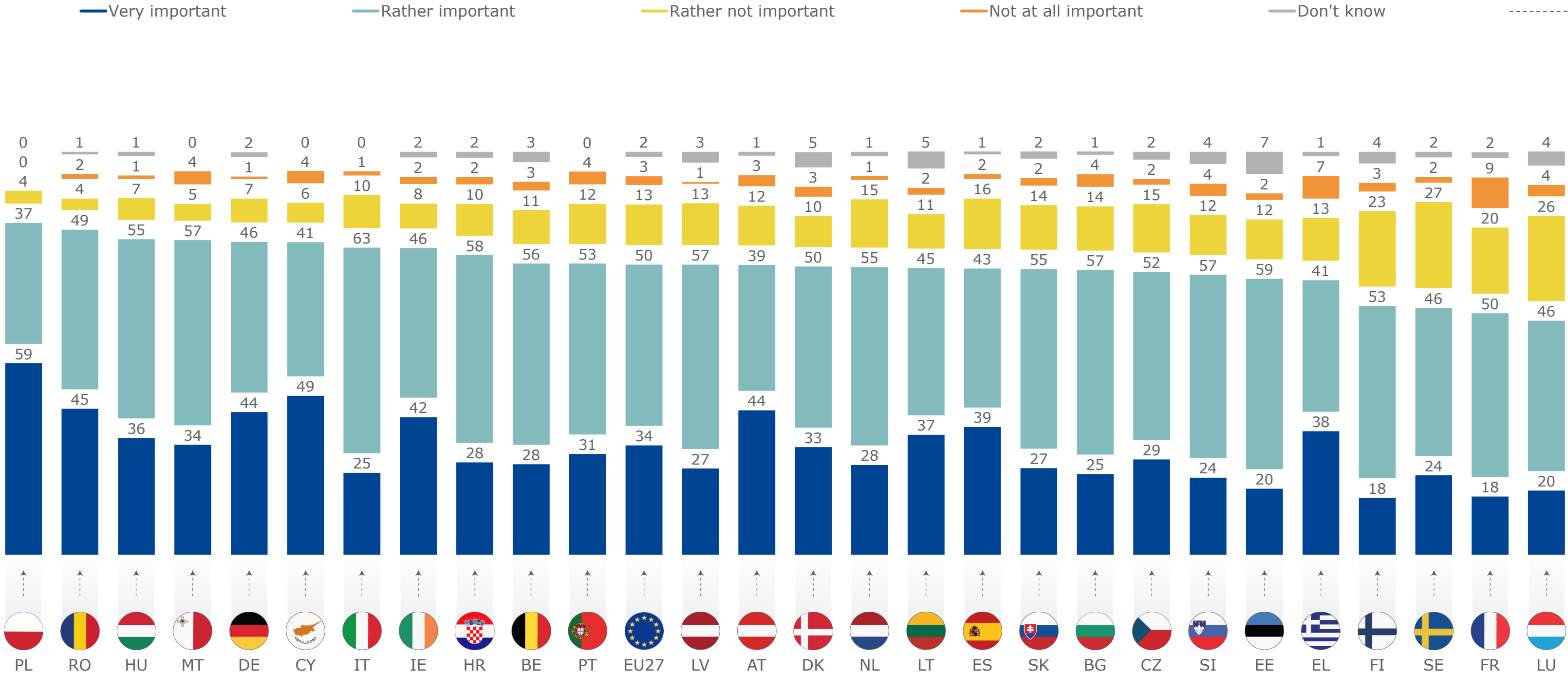


Up to 15 years	30	53	14
16-19 years	33	50	12
20+ years	33	50	13
Still studying	45	45	9

Q15_2

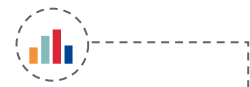
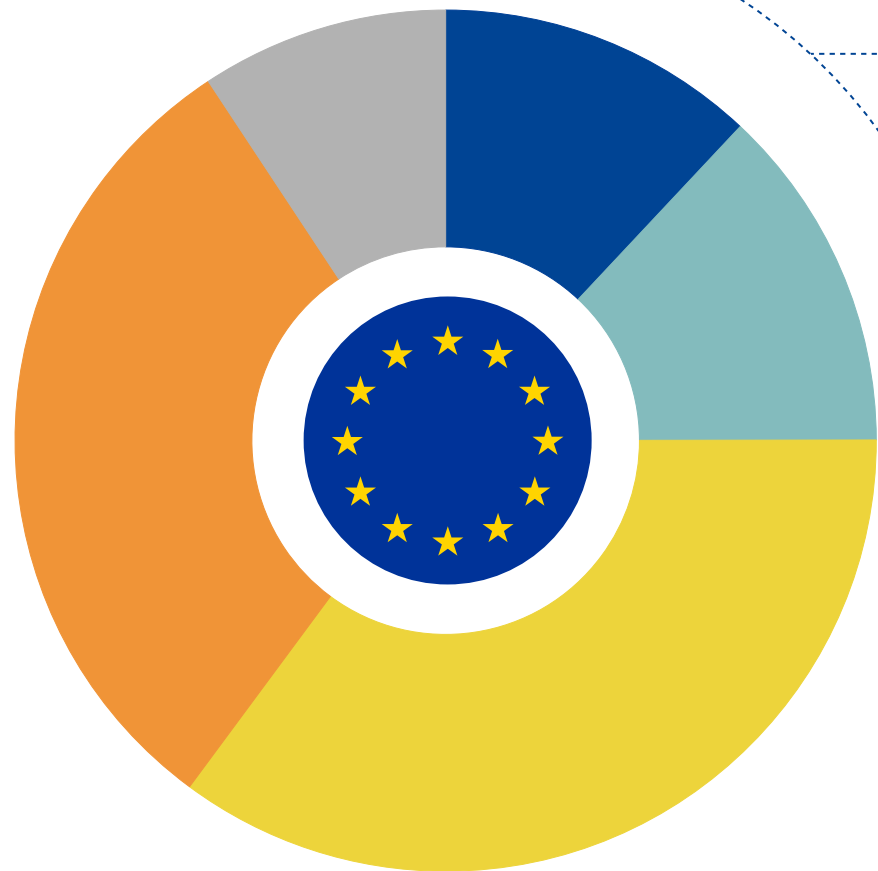
How important is the money from the following retirement programmes in funding your retirement?

Your personal/private pension product (PPP)



Q16 Have you seen or heard anything about sustainable (or "green") insurance products?

EU27 average



- **12%** Yes, and I would consider/have bought this type of product
- **13%** Yes, but I would not buy this type of product
- **35%** No, but I would like to know more
- **31%** No, and I am not interested
- **9%** Don't know

Occupation (%)

Self-employed	19	18	33	24	7
Employee	16	15	37	24	8
Manual worker	12	19	32	28	9
Not working	8	10	35	37	10



Gender (%)

Male	15	16	33	28	8
Female	9	10	37	33	11



Age (%)

18-24	17	21	39	17	7
25-39	19	17	37	20	7
40-54	12	11	37	29	10
55+	7	10	32	40	11



Education (age when completed) (%)

Up to 15 years	7	16	29	39	9
16-19 years	9	11	34	36	10
20+ years	14	13	37	27	8
Still studying	17	15	40	20	7

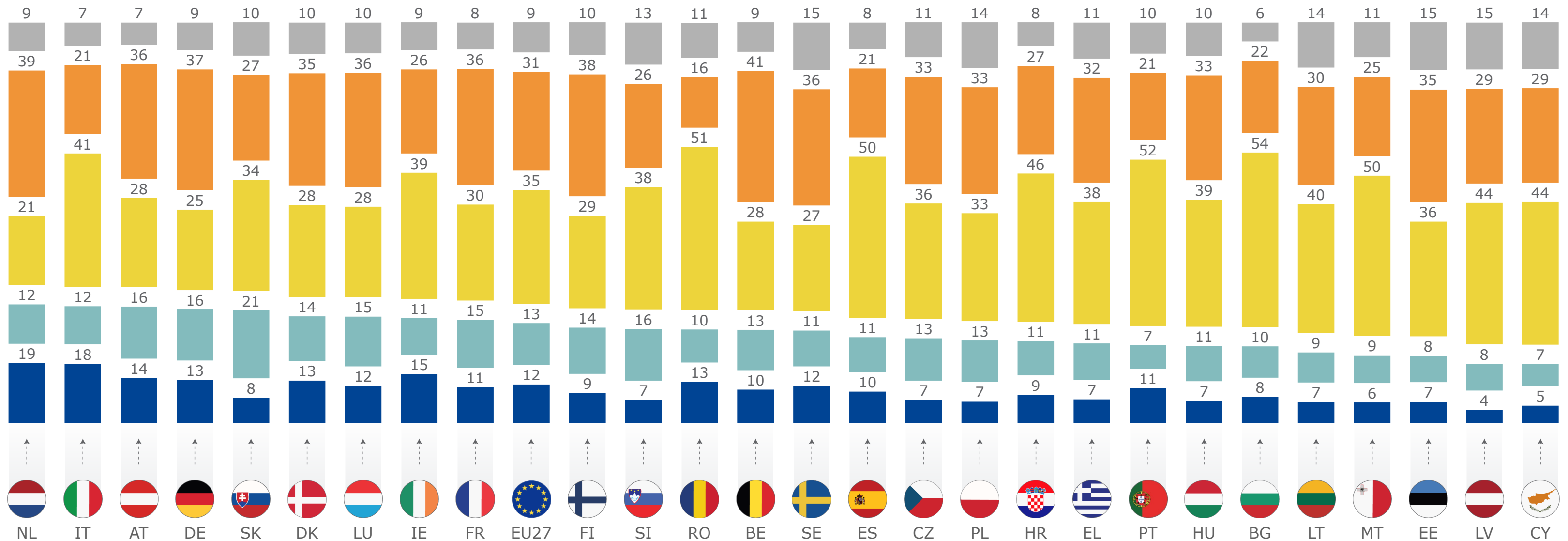


Q16

Have you seen or heard anything about sustainable (or "green") insurance products?

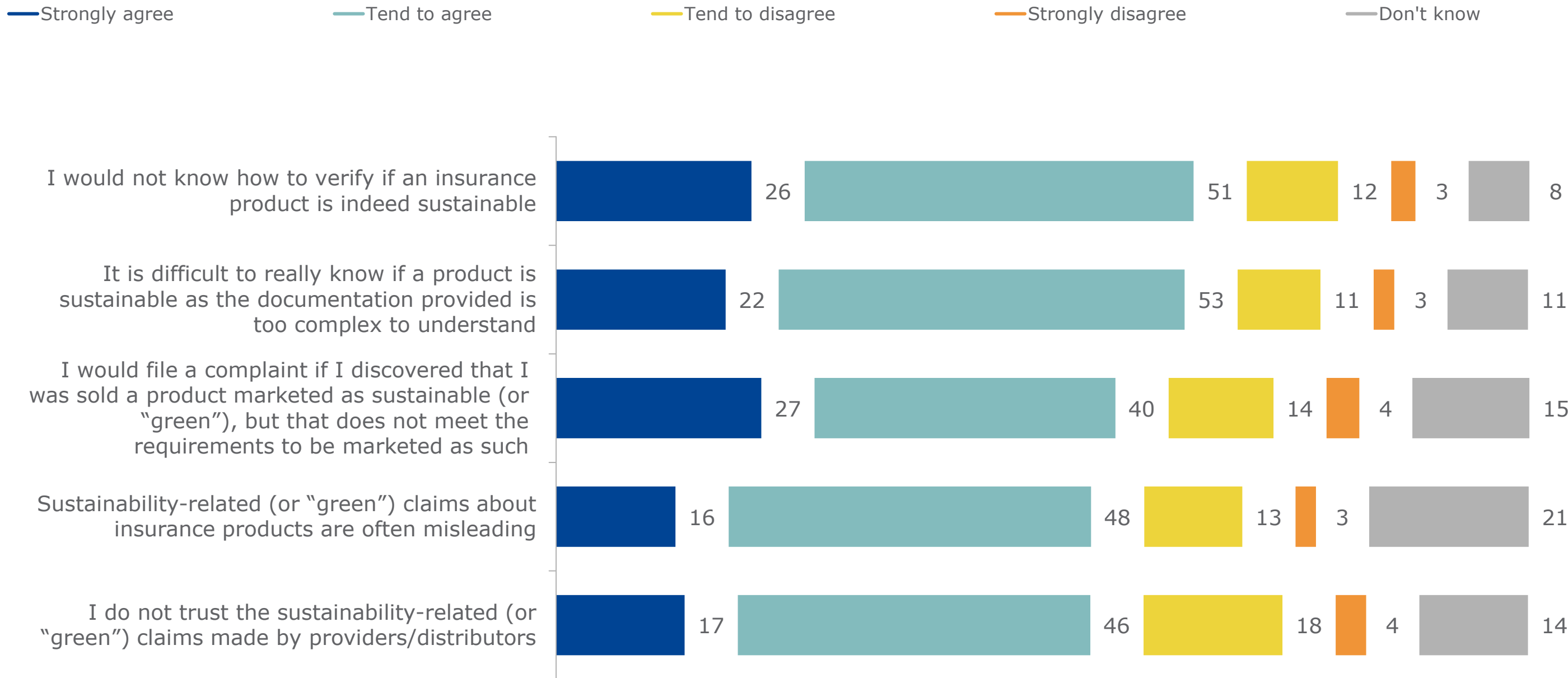


- Yes, and I would consider/have bought this type of product
- No, but I would like to know more
- Don't know
- Yes, but I would not buy this type of product
- No, and I am not interested



Q17

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

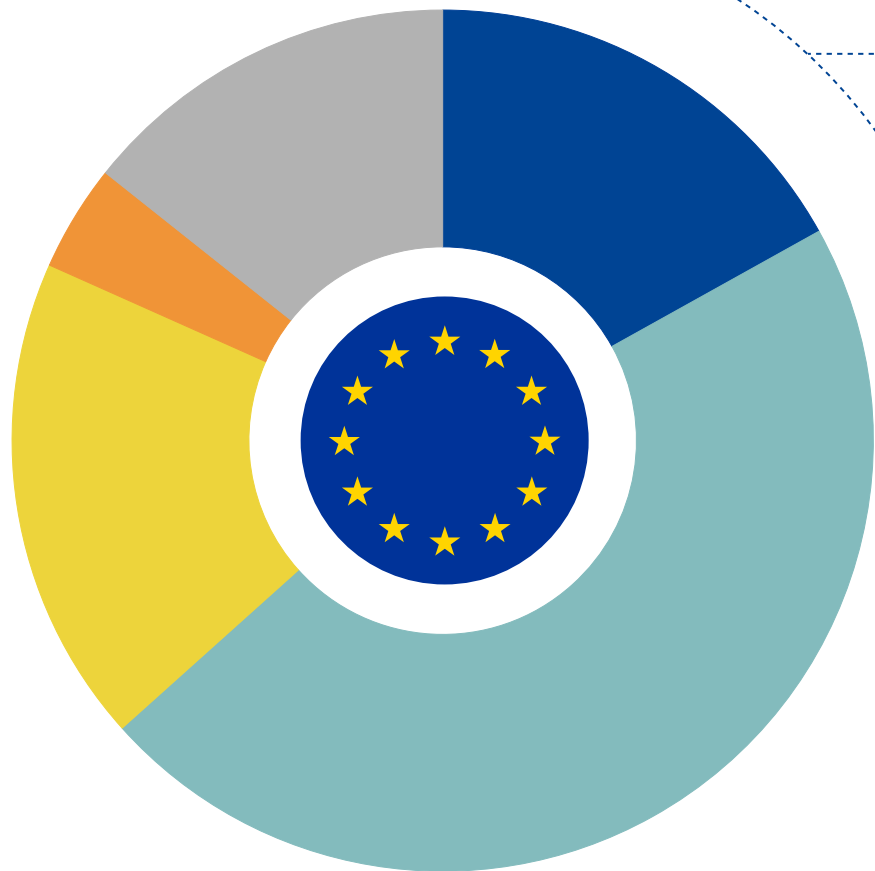


Q17_1

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

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

EU27 average



- **17%** Strongly agree
- **46%** Tend to agree
- **18%** Tend to disagree
- **4%** Strongly disagree
- **14%** Don't know

Occupation (%)



Self-employed	21	43	19	7	11
Employee	17	45	21	13	13
Manual worker	17	45	24	11	11
Not working	16	49	15	16	16

Gender (%)



Male	19	47	19	11	11
Female	15	46	17	17	17

Age (%)



18-24	12	37	28	7	16
25-39	15	43	23	13	13
40-54	19	44	19	15	15
55+	18	52	13	14	14

Education (age when completed) (%)

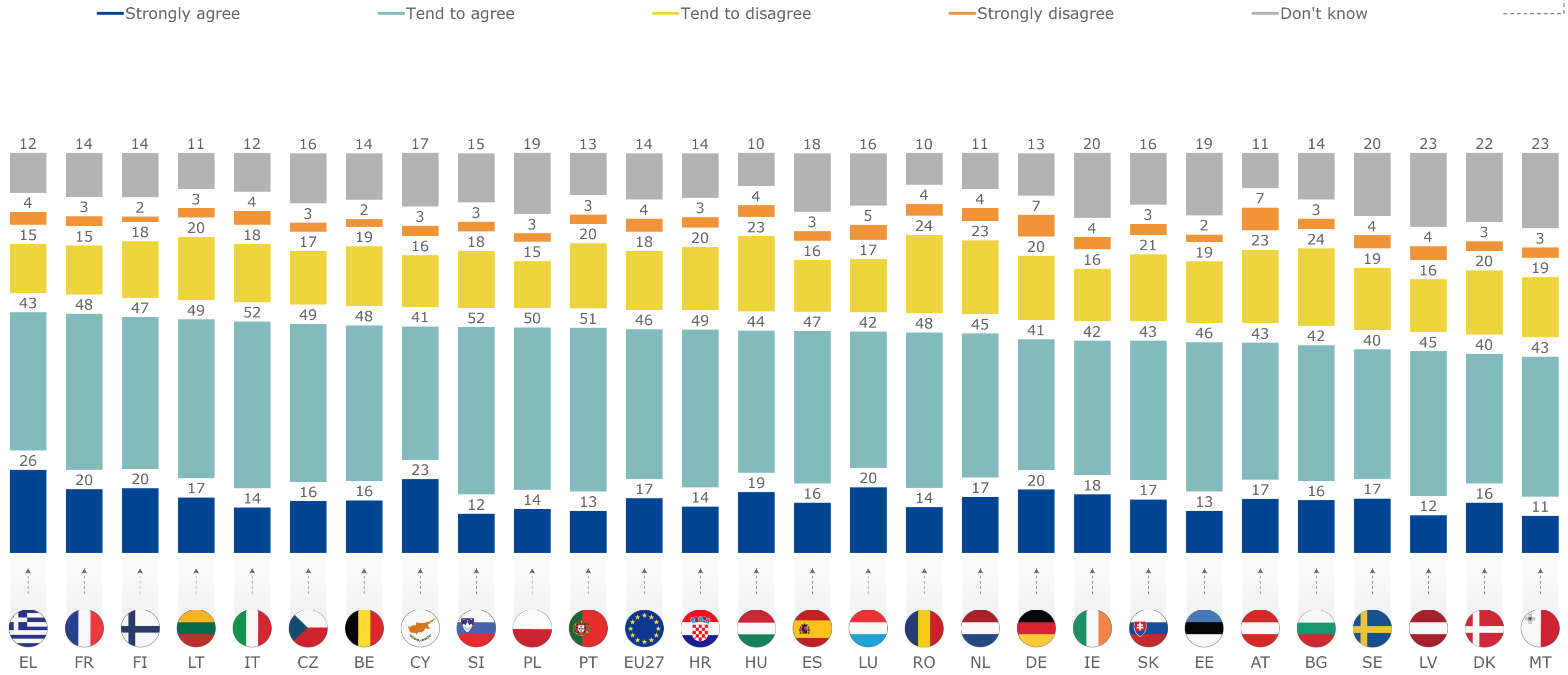


Up to 15 years	16	49	16	15	15
16-19 years	17	47	18	15	15
20+ years	18	47	19	13	13
Still studying	14	39	24	7	16

Q17_1

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

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

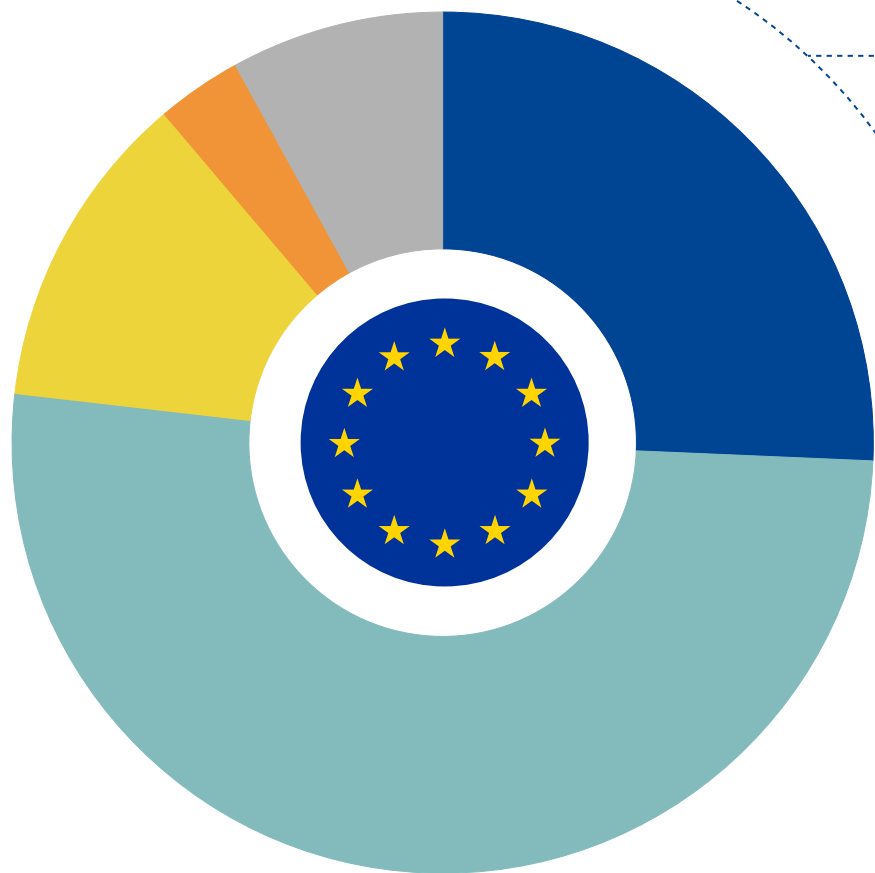


Q17_2

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

I would not know how to verify if an insurance product is indeed sustainable

EU27 average



- **26%** Strongly agree
- **51%** Tend to agree
- **12%** Tend to disagree
- **3%** Strongly disagree
- **8%** Don't know

Occupation (%)



Self-employed	26	47	15	7
Employee	26	51	14	7
Manual worker	24	47	17	7
Not working	26	53	9	9

Gender (%)



Male	25	50	14	7
Female	26	53	10	9

Age (%)



18-24	22	47	17	7
25-39	24	48	16	7
40-54	28	49	12	8
55+	26	55	9	8

Education (age when completed) (%)

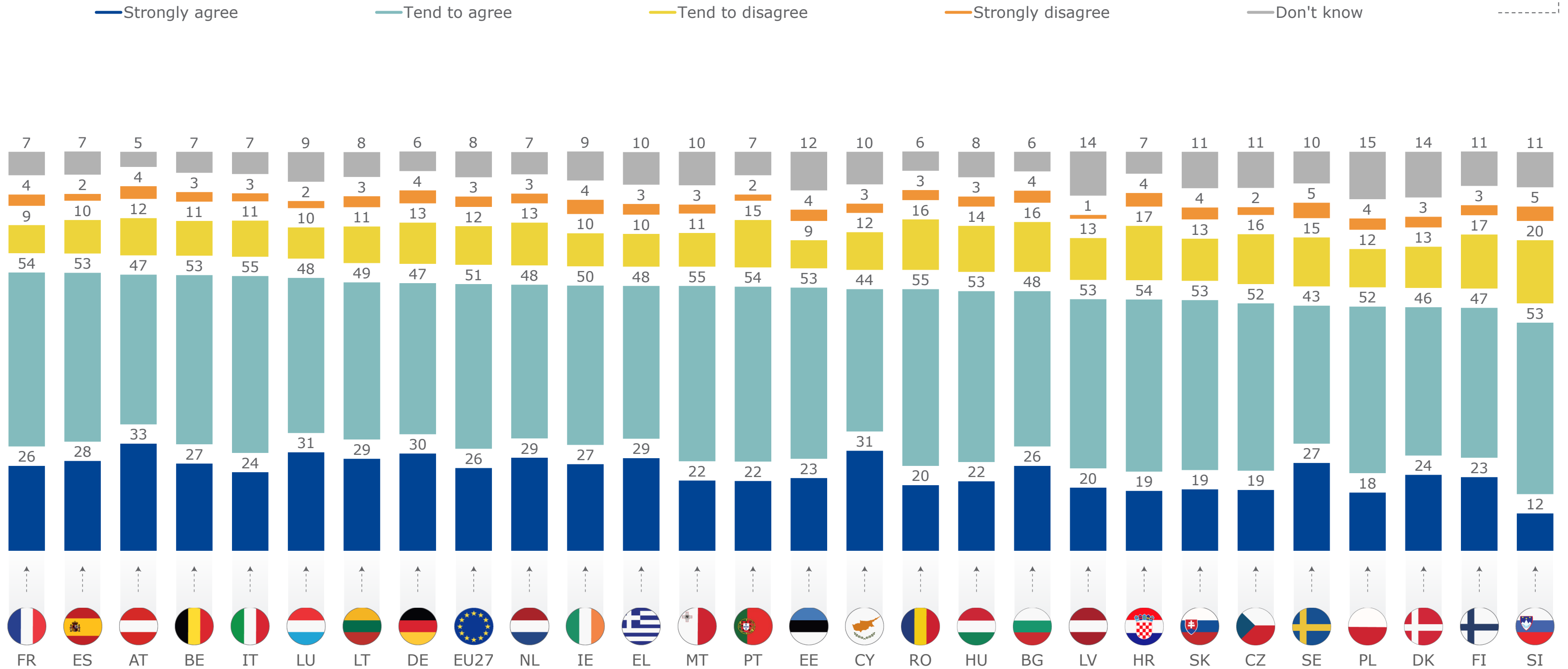


Up to 15 years	25	54	10	9
16-19 years	25	53	12	8
20+ years	26	51	12	7
Still studying	25	49	13	9

Q17_2

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

I would not know how to verify if an insurance product is indeed sustainable

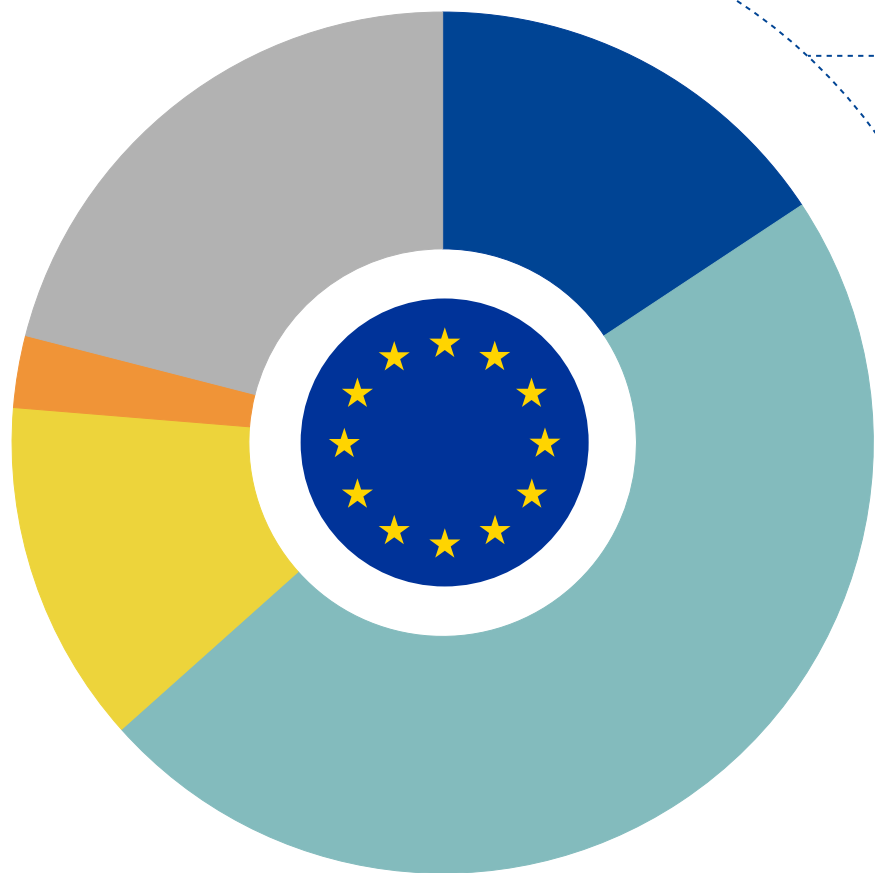


Q17_3

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

Sustainability-related (or "green") claims about insurance products are often misleading

EU27 average



- **16%** Strongly agree
- **48%** Tend to agree
- **13%** Tend to disagree
- **3%** Strongly disagree
- **21%** Don't know

Occupation (%)



Self-employed	19	47	14	15
Employee	16	47	15	19
Manual worker	16	42	20	18
Not working	15	50	10	24

Gender (%)



Male	17	48	15	18
Female	15	47	11	24

Age (%)



18-24	12	42	20	6	21
25-39	15	45	17	18	
40-54	18	45	14	22	
55+	16	52	9	22	

Education (age when completed) (%)

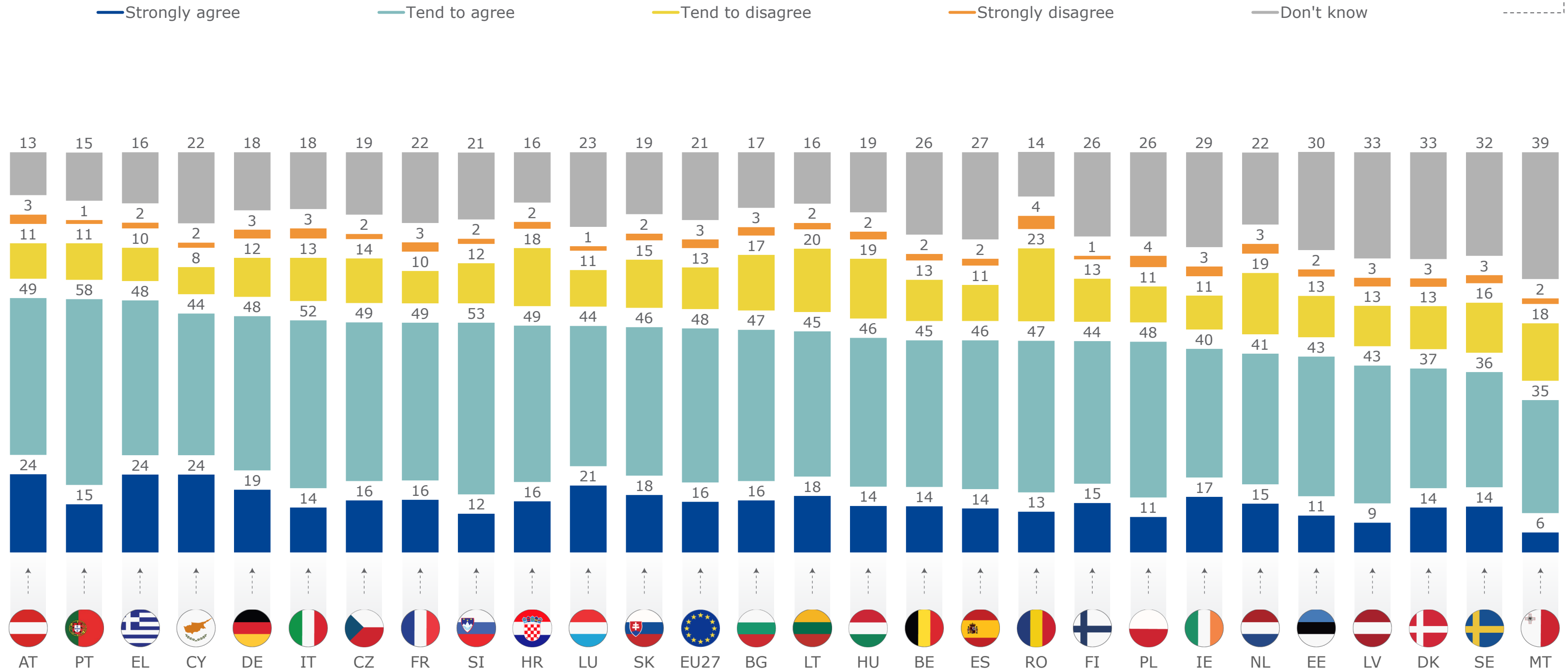


Up to 15 years	15	50	11	21
16-19 years	15	48	12	22
20+ years	16	48	14	20
Still studying	13	45	16	22

Q17_3

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

Sustainability-related (or "green") claims about insurance products are often misleading

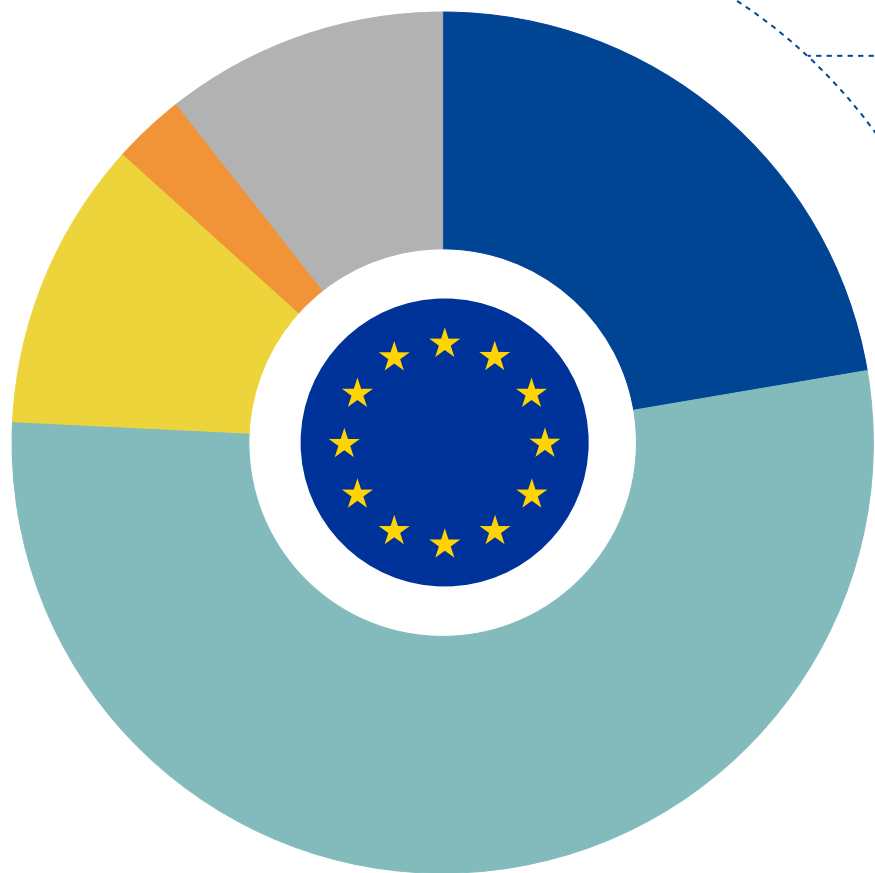


Q17_4

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

It is difficult to really know if a product is sustainable as the documentation provided is too complex to understand

EU27 average



- **22%** Strongly agree
- **53%** Tend to agree
- **11%** Tend to disagree
- **3%** Strongly disagree
- **11%** Don't know

Occupation (%)



Self-employed	26	50	12	7
Employee	23	52	13	9
Manual worker	22	49	16	9
Not working	21	56	8	12

Gender (%)



Male	22	54	13	9
Female	23	53	9	12

Age (%)



18-24	18	51	17	10
25-39	22	51	14	9
40-54	24	51	11	12
55+	23	57	8	11

Education (age when completed) (%)

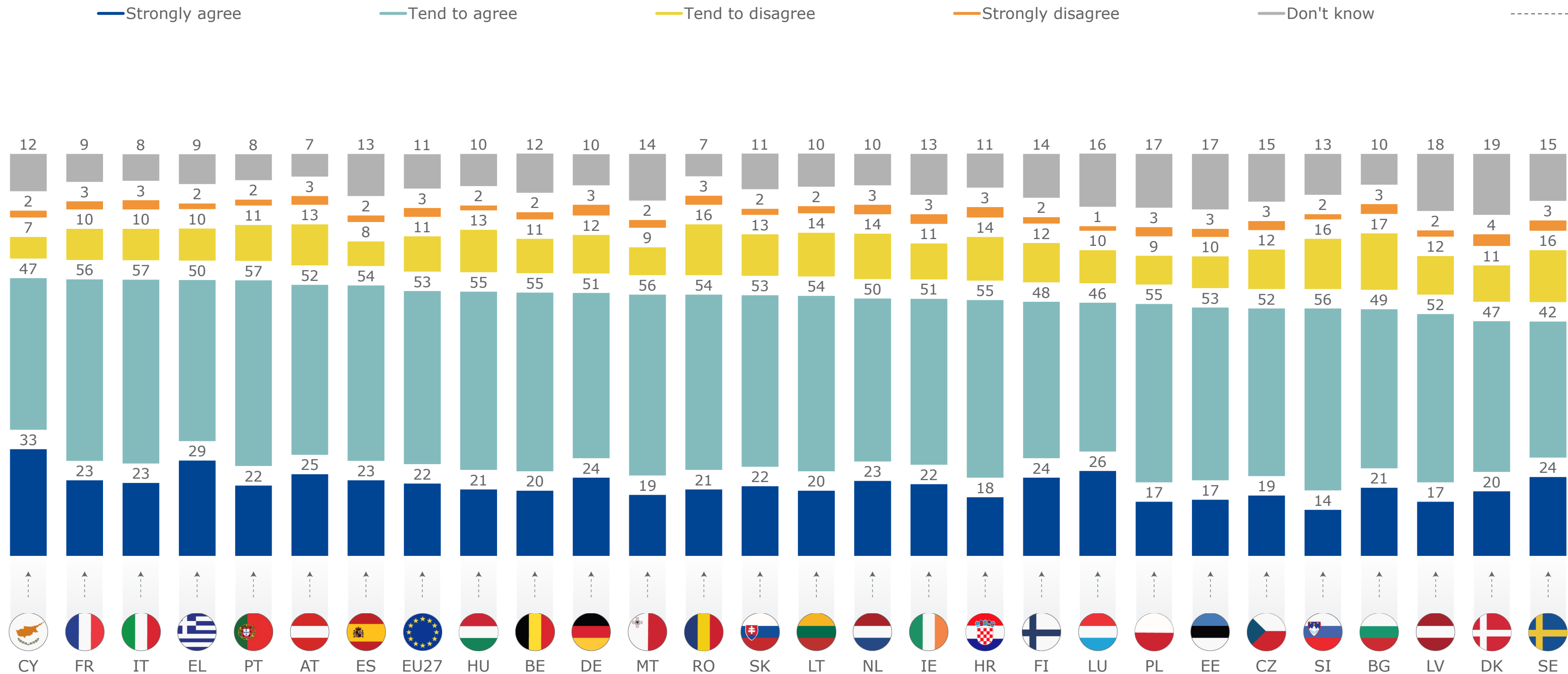


Up to 15 years	22	55	9	12
16-19 years	22	54	10	11
20+ years	23	54	11	10
Still studying	21	51	14	11

Q17_4

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

It is difficult to really know if a product is sustainable as the documentation provided is too complex to understand

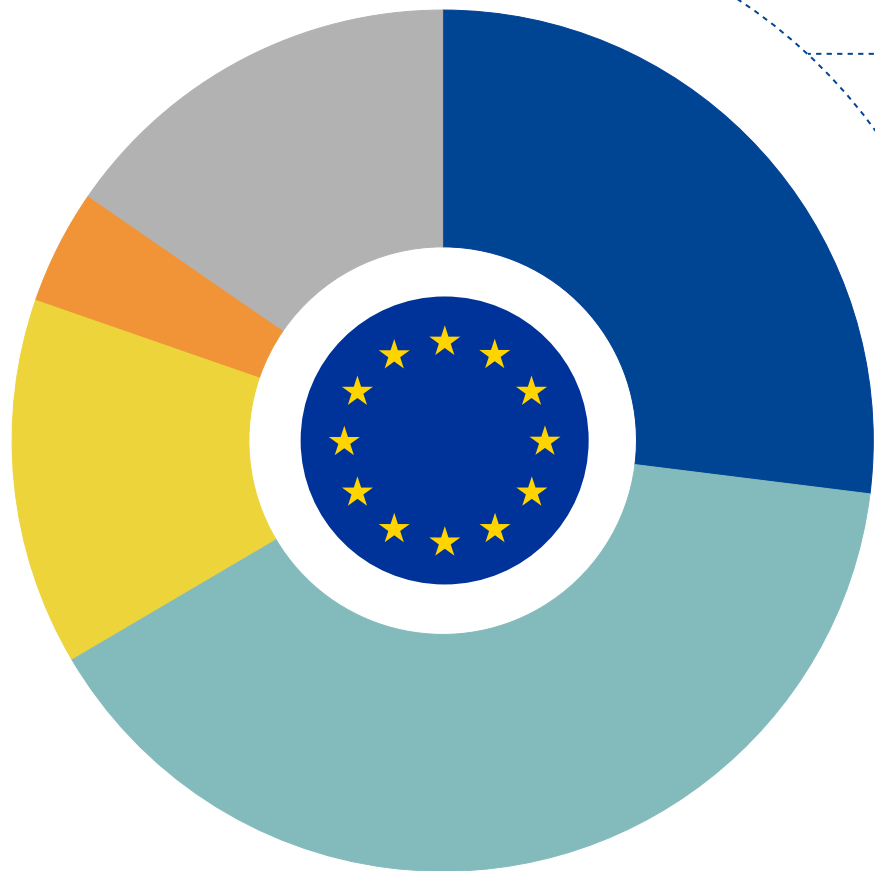


Q17_5

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

I would file a complaint if I discovered that I was sold a product marketed as sustainable (or "green"), but that does not meet the requirements to be marketed as such

EU27 average



- **27%** Strongly agree
- **40%** Tend to agree
- **14%** Tend to disagree
- **4%** Strongly disagree
- **15%** Don't know

Occupation (%)



Self-employed	32	39	16	7	10
Employee	26	39	16	7	14
Manual worker	26	36	19	7	12
Not working	27	41	11	7	18

Gender (%)



Male	28	39	15	7	13
Female	26	40	13	7	17

Age (%)



18-24	28	37	17	7	13
25-39	27	38	18	6	12
40-54	26	37	15	7	17
55+	28	42	10	7	17

Education (age when completed) (%)



Up to 15 years	27	39	13	7	16
16-19 years	28	40	12	7	16
20+ years	26	40	15	7	15
Still studying	30	38	14	7	13

Q17_5

Based on your own insurance purchasing experience, please indicate how much you agree or disagree with the following statements:

I would file a complaint if I discovered that I was sold a product marketed as sustainable (or "green"), but that does not meet the requirements to be marketed as such

