

Flash Eurobarometer

# Consumer trends in insurance and pension 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 Insurance and Occupational Pensions Authority  
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## Methodology

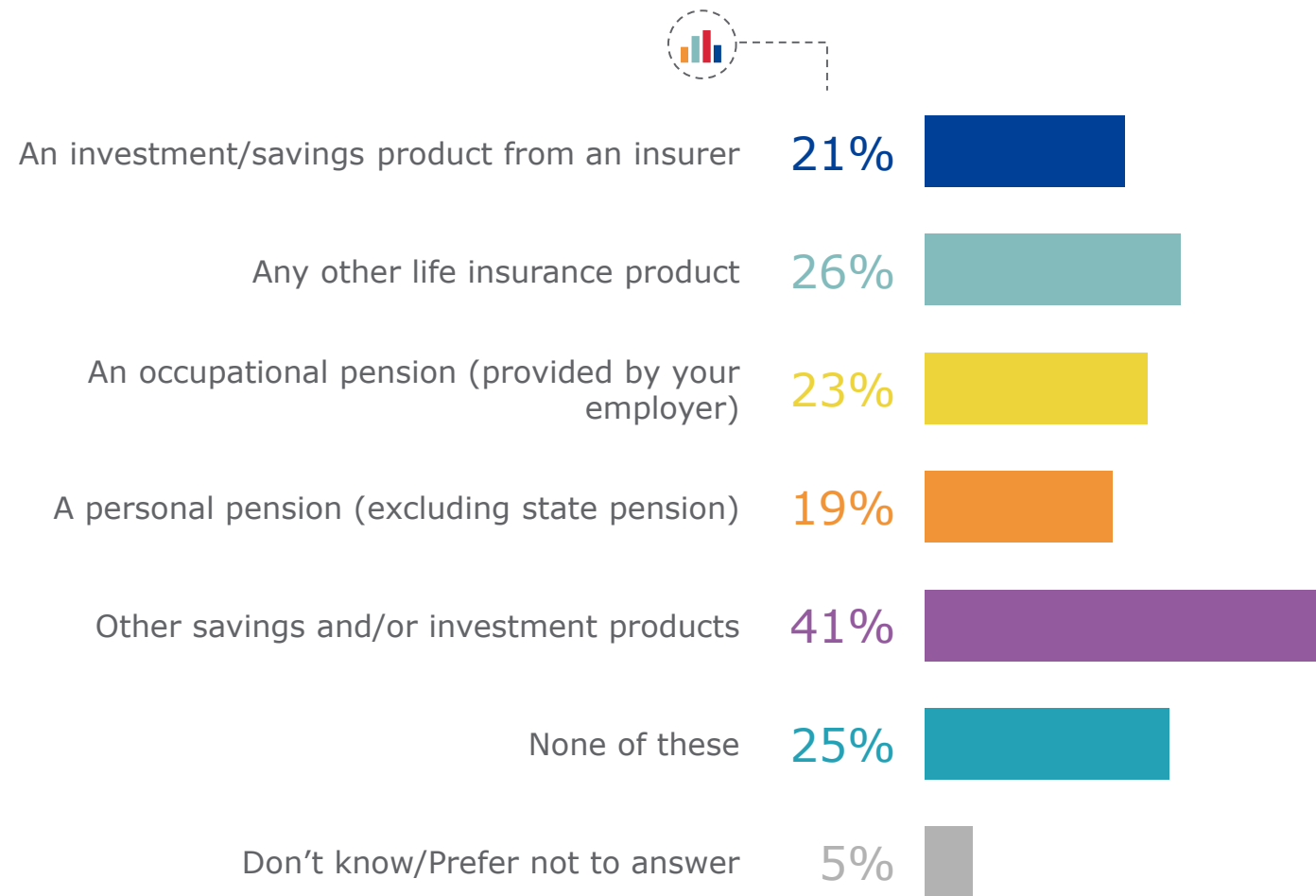
- The survey was conducted via computer-assisted web interviewing (CAWI), using Ipsos online panels and their partner network. A share of respondents in Malta and Luxembourg was recruited via social media networks.
- Fieldwork: between 19 and 27 July 2023
- Target population: EU citizens, 18 years and over
- Coverage: EU27
- Number of interviews: 26 168
- 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, education, 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? [MULTIPLE ANSWERS]



### Occupation (%)

Self-employed	31	33	18	24	45	19	3
Employee (white-collar)	29	34	32	26	45	17	4
Manual worker	21	26	31	22	36	26	5
Retired	14	22	23	17	43	27	3
Other not working	11	16	6	7	32	42	9

### Gender (%)

Male	25	29	26	23	46	21	4
Female	17	24	20	16	36	29	6

### Age (%)

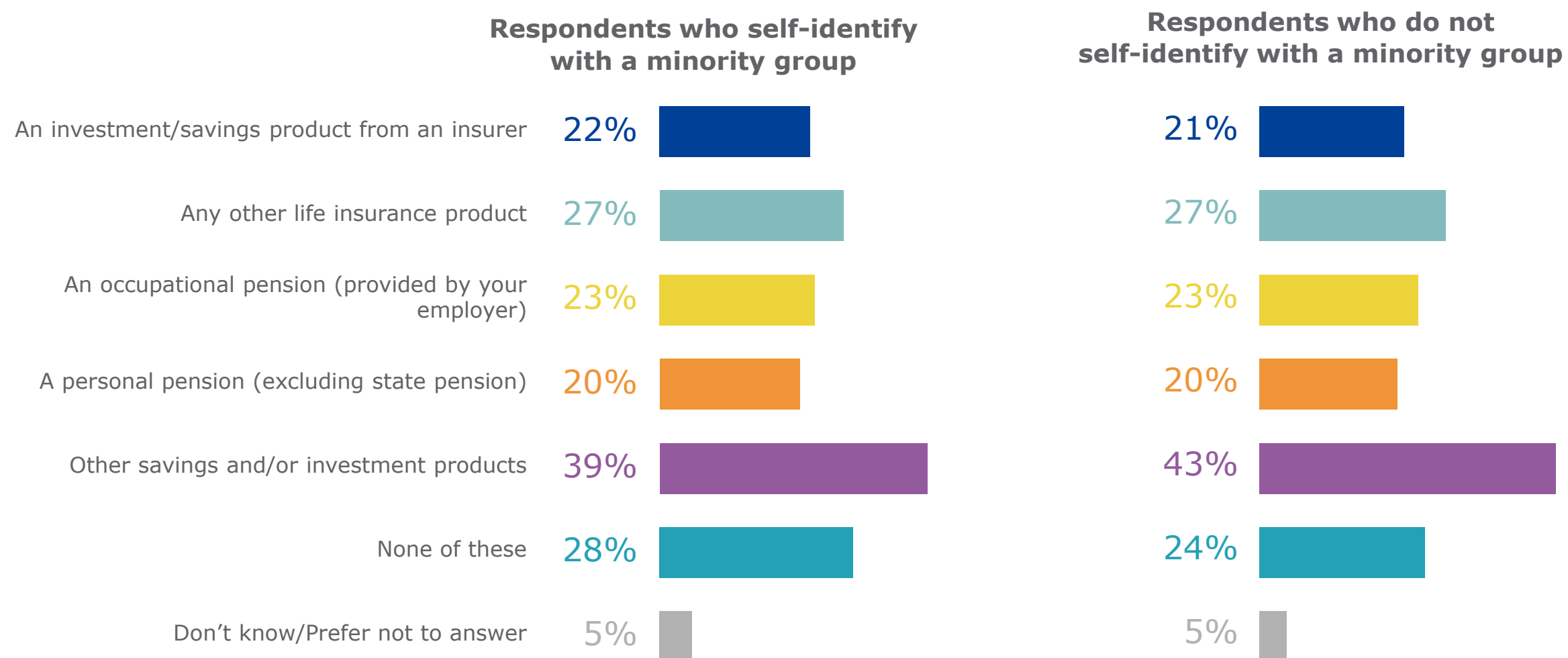
18-24	19	19	12	10	36	29	10
25-39	29	32	25	22	40	24	5
40-54	23	31	24	23	40	24	5
55+	15	22	23	18	43	26	4

### Education (%)

Low	16	18	18	14	31	35	7
Medium	18	27	21	18	39	26	5
High	28	31	29	25	51	18	3

# Q1

Which of the following financial products do you own? [MULTIPLE ANSWERS]



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023


(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q1

## Which of the following financial products do you own? [MULTIPLE ANSWERS]

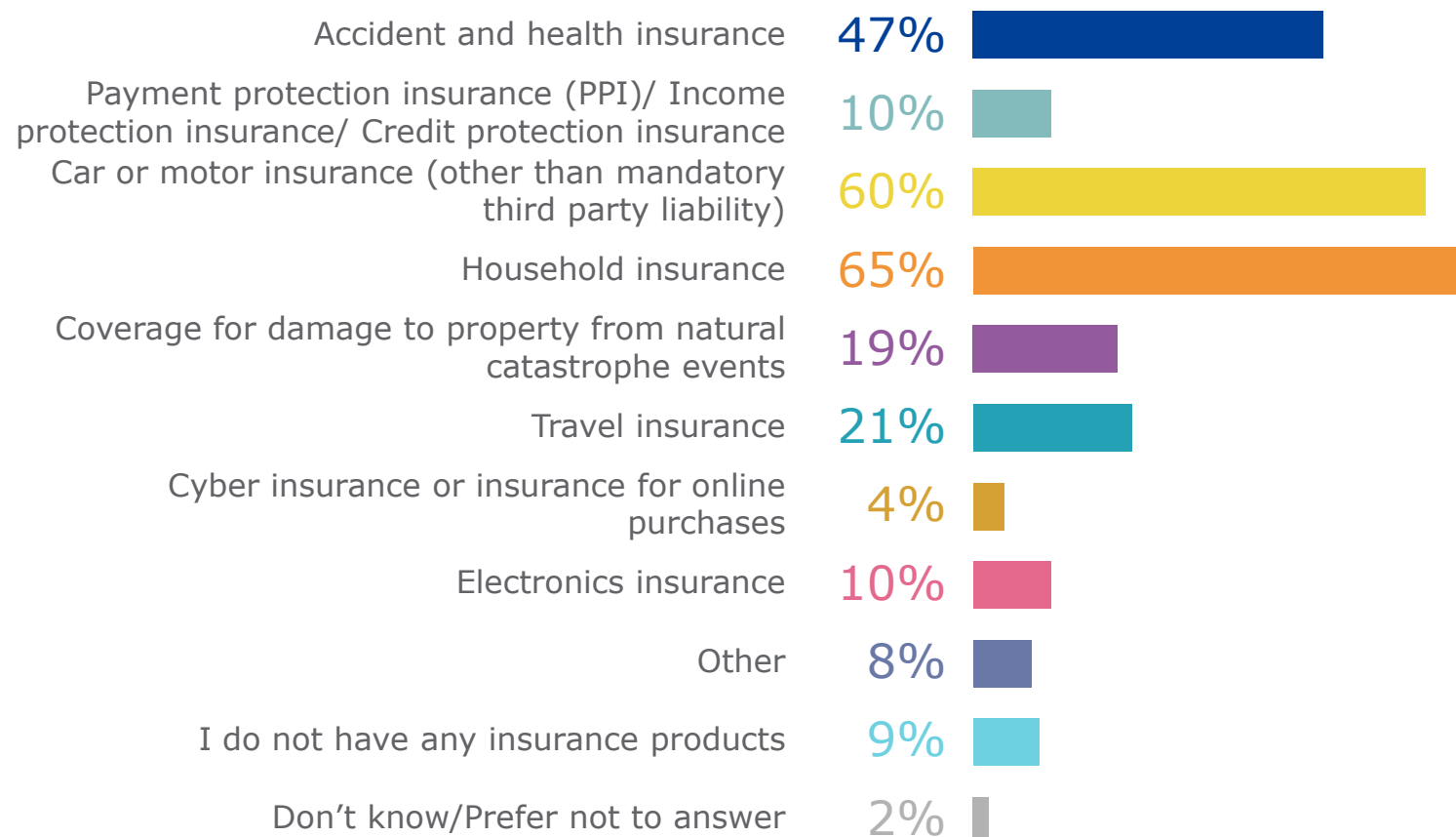
	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
An investment/savings product from an insurer	21	25	18	28	13	20	13	19	20	19	23	21	23	32	10	19	25	18	26	15	26	18	21	17	24	24	15	22
Any other life insurance product	26	22	15	36	19	19	21	33	24	23	34	26	19	25	17	29	25	30	29	19	26	53	22	28	24	28	19	25
An occupational pension (provided by your employer)	23	19	25	16	55	28	13	37	20	13	24	22	14	16	42	12	12	12	14	46	21	19	12	21	26	20	28	67
A personal pension (excluding state pension)	19	34	19	32	34	27	30	25	13	12	15	33	14	8	21	30	27	11	17	17	23	14	6	21	21	20	21	47
Other savings and/or investment products	41	47	31	48	45	46	38	46	26	38	46	39	35	13	24	21	43	34	38	52	49	36	42	27	23	37	44	56
None of these	25	23	27	20	14	25	30	20	34	32	21	17	32	33	24	26	20	31	23	18	18	21	30	31	26	23	21	9
Don't know/Prefer not to answer	5	5	6	4	6	5	5	3	4	5	5	4	6	7	5	6	4	4	4	6	5	4	5	3	4	4	6	6

 Most-frequently mentioned response



# Q2

## Which of the following non-life insurance policies do you own? [MULTIPLE ANSWERS]



### Gender (%)



Male	48	11	64	64	21	23	5	12	8	8	2
Female	46	10	57	65	18	20	3	9	8	10	3

### Age (%)



18-24	50	8	41	36	10	24	6	17	4	14	5
25-39	52	18	57	57	17	25	8	16	6	8	3
40-54	47	12	63	67	19	19	4	10	8	9	2
55+	43	6	64	74	23	19	2	6	9	8	1

### Occupation (%)



Self-employed	54	15	63	62	23	26	7	15	8	5	1
Employee (white-collar)	55	16	67	69	21	27	6	13	7	5	1
Manual worker	44	15	60	57	19	20	6	11	5	9	2
Retired	42	5	62	75	23	17	2	6	10	8	1
Other not working	35	5	45	48	9	13	2	9	7	19	4

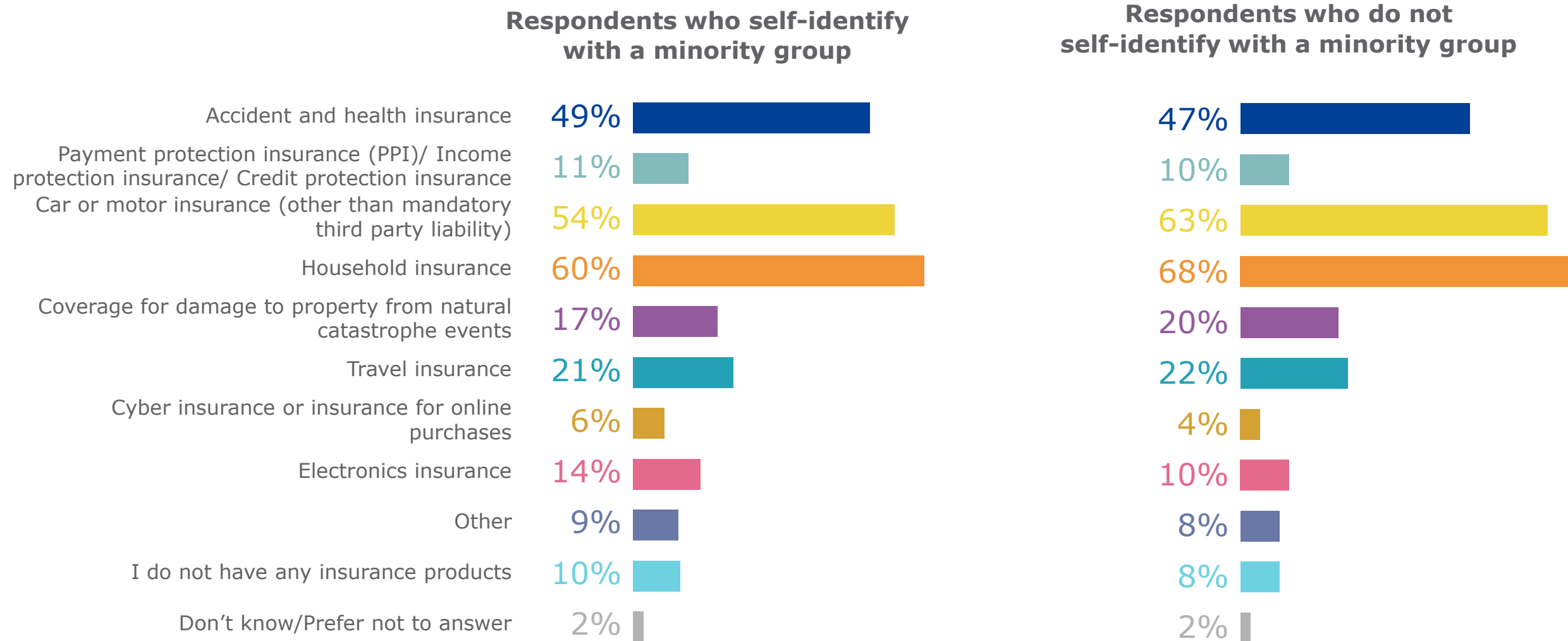
### Education (%)



Low	35	8	59	58	15	13	3	8	8	11	3
Medium	47	9	58	63	20	20	3	10	7	10	2
High	54	14	65	72	21	28	6	12	8	6	1

# Q2

## Which of the following non-life insurance policies do you own? [MULTIPLE ANSWERS]



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

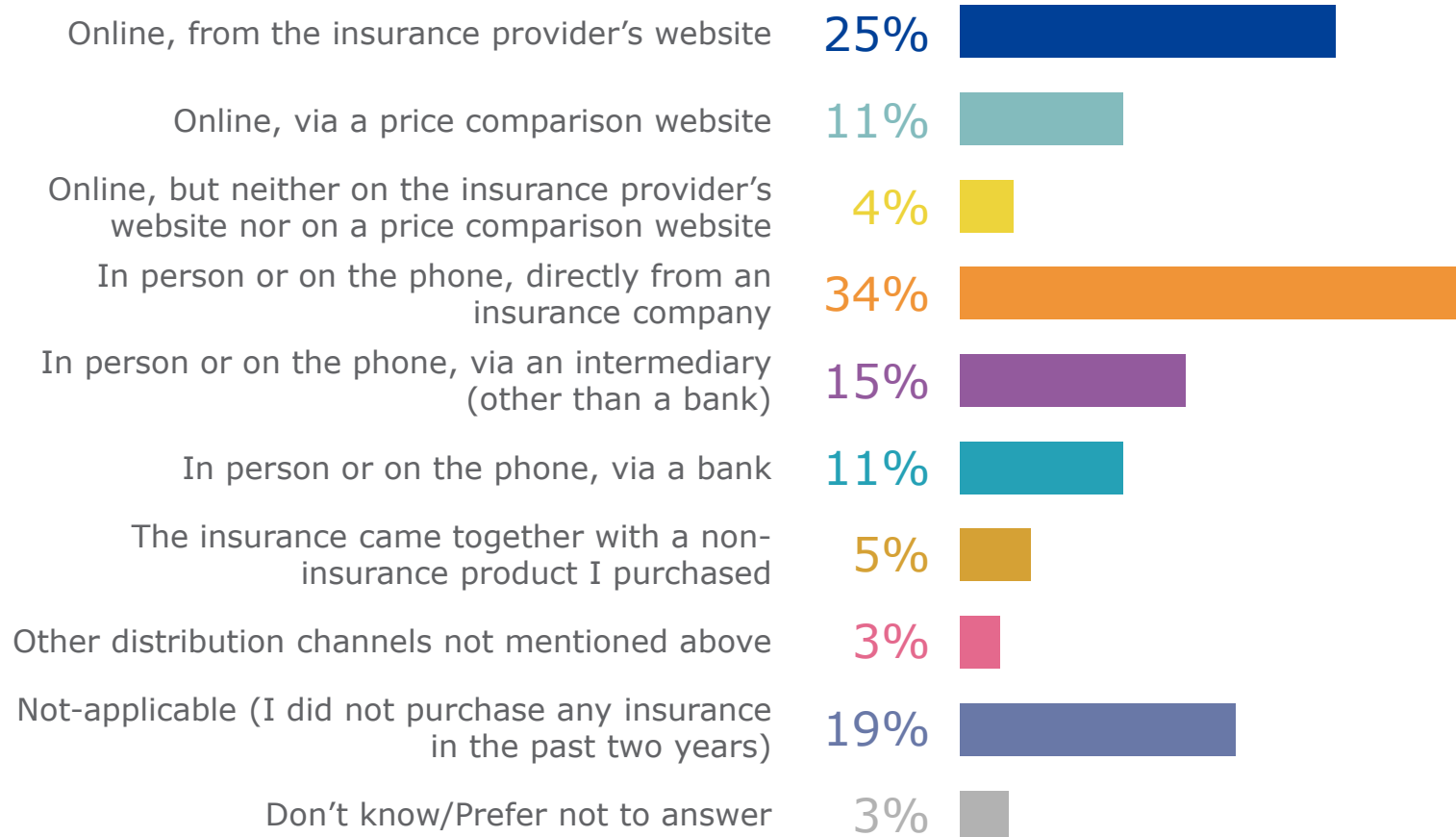
# Q2

## Which of the following non-life insurance policies do you own? [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
Accident and health insurance	47	64	34	51	73	55	30	43	37	38	54	54	19	39	37	43	73	40	29	63	63	55	39	36	75	48	52	69
Payment protection insurance (PPI)/ Income protection insurance/ Credit protection insurance	10	11	13	15	5	6	9	11	8	4	23	12	7	5	4	5	27	6	8	6	8	13	11	14	11	9	7	18
Car or motor insurance (other than mandatory third party liability)	60	64	41	36	60	68	44	72	68	73	74	53	54	67	29	37	81	35	69	61	63	43	68	34	70	32	58	54
Household insurance	65	71	35	60	83	70	57	61	30	75	89	34	35	40	33	54	79	66	48	83	73	61	52	53	55	55	83	80
Coverage for damage to property from natural catastrophe events	19	32	14	21	22	27	14	11	15	8	22	12	16	19	10	18	59	12	23	12	29	15	23	25	25	32	14	11
Travel insurance	21	25	14	26	56	28	28	39	13	12	16	15	10	9	18	16	39	15	39	50	23	20	14	16	25	21	48	42
Cyber insurance or insurance for online purchases	4	4	2	5	5	4	2	3	5	3	6	1	5	1	1	1	12	1	5	4	5	5	6	3	1	2	2	4
Electronics insurance	10	6	11	13	23	7	13	10	12	12	11	6	6	7	16	9	45	11	9	7	11	19	19	11	11	8	4	11
Other	8	6	5	4	9	18	4	3	1	9	3	3	5	1	4	3	4	4	3	15	12	2	2	4	3	3	4	8
<i>I do not have any insurance products</i>	9	4	22	14	3	5	15	8	14	5	3	14	18	16	23	14	2	13	10	2	3	14	8	19	6	13	6	3
<i>Don't know/Prefer not to answer</i>	2	3	5	2	3	2	2	2	1	1	1	3	3	2	2	2	2	1	2	2	2	3	2	1	1	2	1	3

 Most-frequently mentioned response





**Occupation (%)**



Self-employed	33	14	6	36	21	12	9	4	10	2
Employee (white-collar)	31	16	6	35	18	14	7	3	12	3
Manual worker	26	12	5	35	13	12	4	2	16	5
Retired	16	6	1	33	15	9	3	2	27	2
Other not working	23	8	2	32	9	8	4	3	24	5

**Gender (%)**



Male	29	14	4	33	17	11	6	3	16	3
Female	22	9	3	35	14	11	4	3	21	4

**Age (%)**

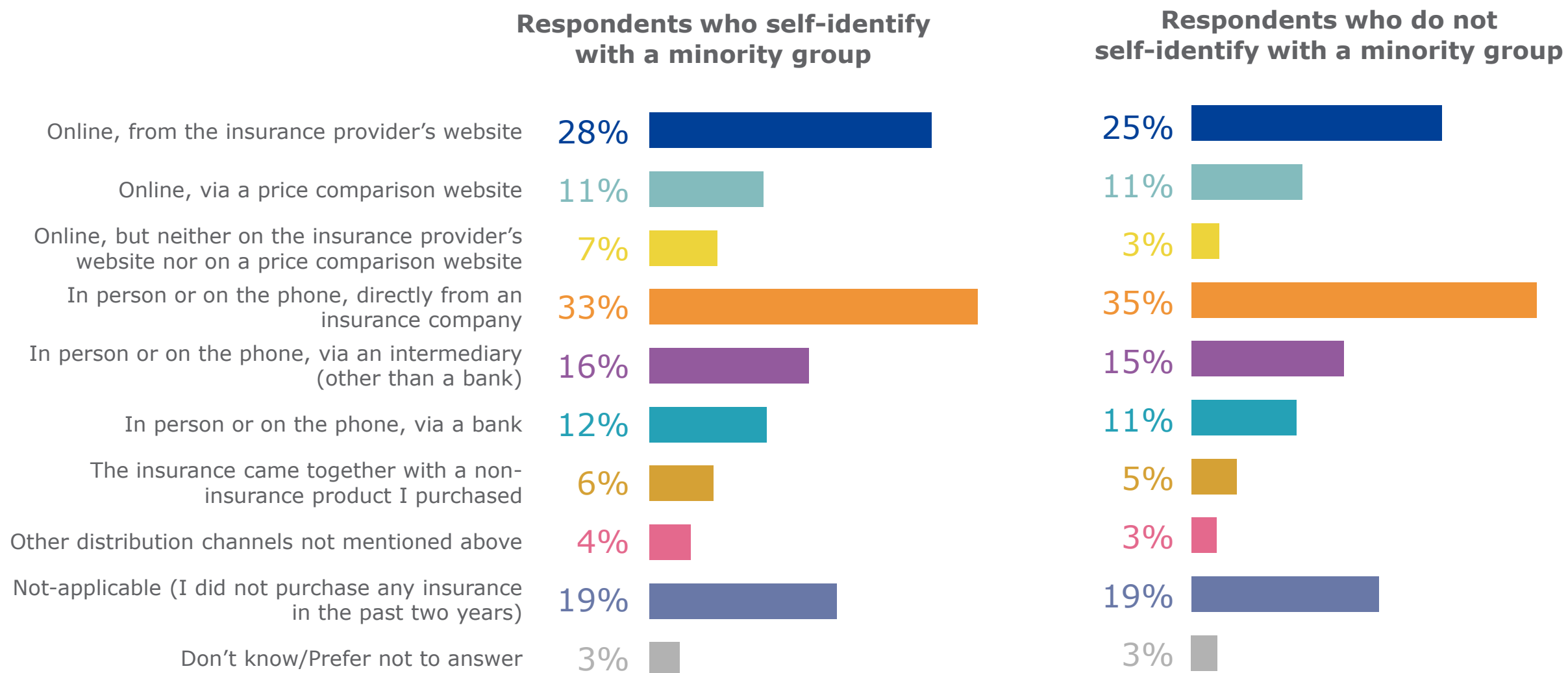


18-24	31	13	7	29	13	10	8	5	15	11
25-39	33	17	7	35	18	15	8	3	12	4
40-54	27	12	3	34	15	11	5	2	16	2
55+	19	6	2	34	14	9	3	2	25	2

**Education (%)**



Low	22	11	4	33	12	12	4	2	20	4
Medium	23	10	3	34	15	9	5	3	20	4
High	32	13	5	34	18	13	6	3	16	2



### Q3

Thinking about the insurance policies you purchased in the past two years, how did you purchase these? [MULTIPLE ANSWERS]

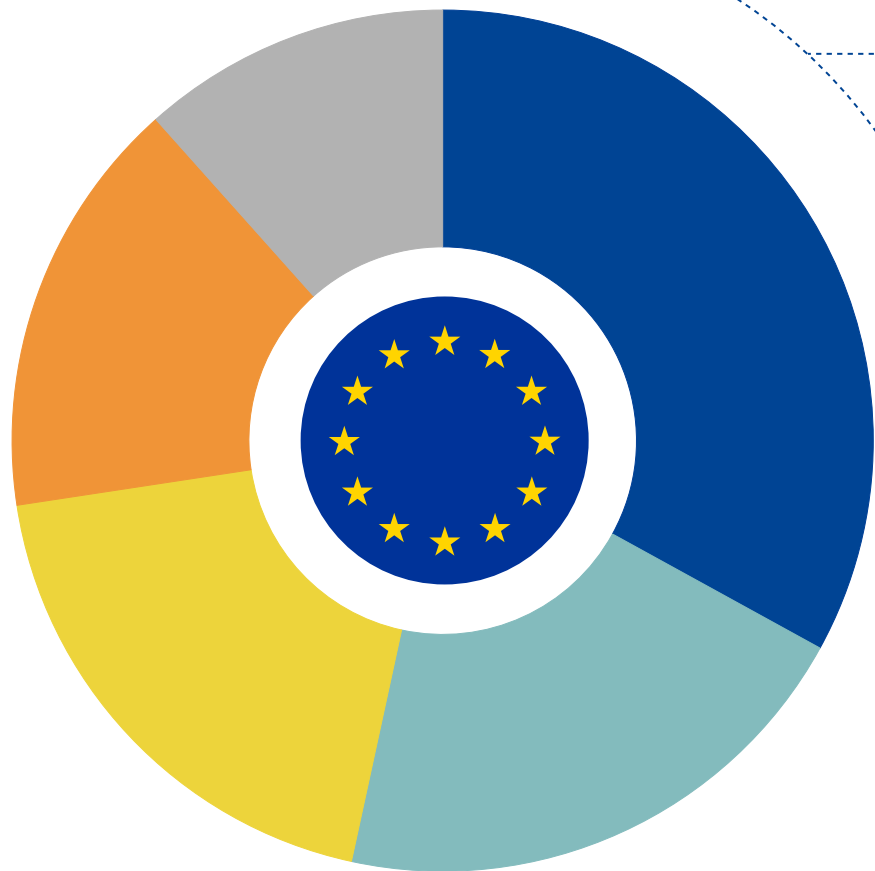
	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
Online, from the insurance provider's website	25	20	10	23	29	22	47	55	22	25	23	15	27	16	36	34	9	21	22	44	12	30	24	21	24	17	41	35
Online, via a price comparison website	11	4	4	11	5	18	20	13	14	7	7	8	12	2	17	15	2	15	2	15	8	15	4	9	4	8	6	6
Online, but neither on the insurance provider's website nor on a price comparison website	4	3	3	3	2	4	6	5	5	3	4	2	4	1	5	5	1	3	1	4	4	5	4	4	5	4	3	3
In person or on the phone, directly from an insurance company	34	27	31	32	33	23	15	36	27	44	46	47	40	43	17	33	57	25	50	11	27	35	32	37	39	28	30	27
In person or on the phone, via an intermediary (other than a bank)	15	15	25	22	4	15	8	13	23	15	7	18	11	20	11	14	16	15	16	14	33	25	20	20	35	24	4	7
In person or on the phone, via a bank	11	19	15	13	7	6	10	5	11	15	18	11	9	15	8	9	12	11	13	4	11	10	15	13	8	13	5	6
The insurance came together with a non-insurance product I purchased	5	3	7	5	3	2	8	3	7	4	6	5	6	7	6	6	5	4	6	3	4	7	8	11	5	3	4	6
Other distribution channels not mentioned above	3	3	7	2	2	3	3	2	3	3	2	4	3	2	7	3	3	2	3	1	3	3	3	4	3	3	1	3
Not-applicable (I did not purchase any insurance in the past two years)	19	22	18	19	29	29	16	9	15	12	15	14	13	16	19	12	15	24	14	25	25	13	16	15	9	24	24	27
Don't know/Prefer not to answer	3	4	5	4	4	4	2	2	3	2	4	4	3	4	3	3	5	2	3	3	3	3	3	2	3	3	2	7

 Most-frequently mentioned response

# Q4

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



- **33%** Your insurance would cover all/most of the repair costs
- **20%** Your insurance would cover some of the repair costs
- **19%** You are not sure about the exact coverage/ exclusions that may apply
- **16%** You do not have insurance for this and you would rely on support from the Government/State
- **12%** Don't know/Prefer not to answer

## Occupation (%)

Occupation	33%	20%	19%	16%	12%
Self-employed	42	21	17	13	7
Employee (white-collar)	37	23	19	12	9
Manual worker	30	21	21	15	13
Retired	33	19	18	17	13
Other not working	24	17	21	23	15



## Gender (%)

Gender	33%	20%	19%	16%	12%
Male	38	20	17	15	10
Female	28	21	21	16	14



## Age (%)

Age Group	33%	20%	19%	16%	12%
18-24	31	25	19	13	14
25-39	34	23	20	14	10
40-54	34	20	19	16	11
55+	33	18	19	17	12



## Education (%)

Education Level	33%	20%	19%	16%	12%
Low	32	18	20	16	14
Medium	31	20	19	18	12
High	36	23	20	12	9



**Q4**

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?

**Respondents who self-identify with a minority group**



35%	Your insurance would cover all/most of the repair costs
19%	Your insurance would cover some of the repair costs
20%	You are not sure about the exact coverage/ exclusions that may apply
16%	You do not have insurance for this and you would rely on support from the Government/State
11%	Don't know/Prefer not to answer

**Respondents who do not self-identify with a minority group**



33%	Your insurance would cover all/most of the repair costs
21%	Your insurance would cover some of the repair costs
20%	You are not sure about the exact coverage/ exclusions that may apply
16%	You do not have insurance for this and you would rely on support from the Government/State
11%	Don't know/Prefer not to answer

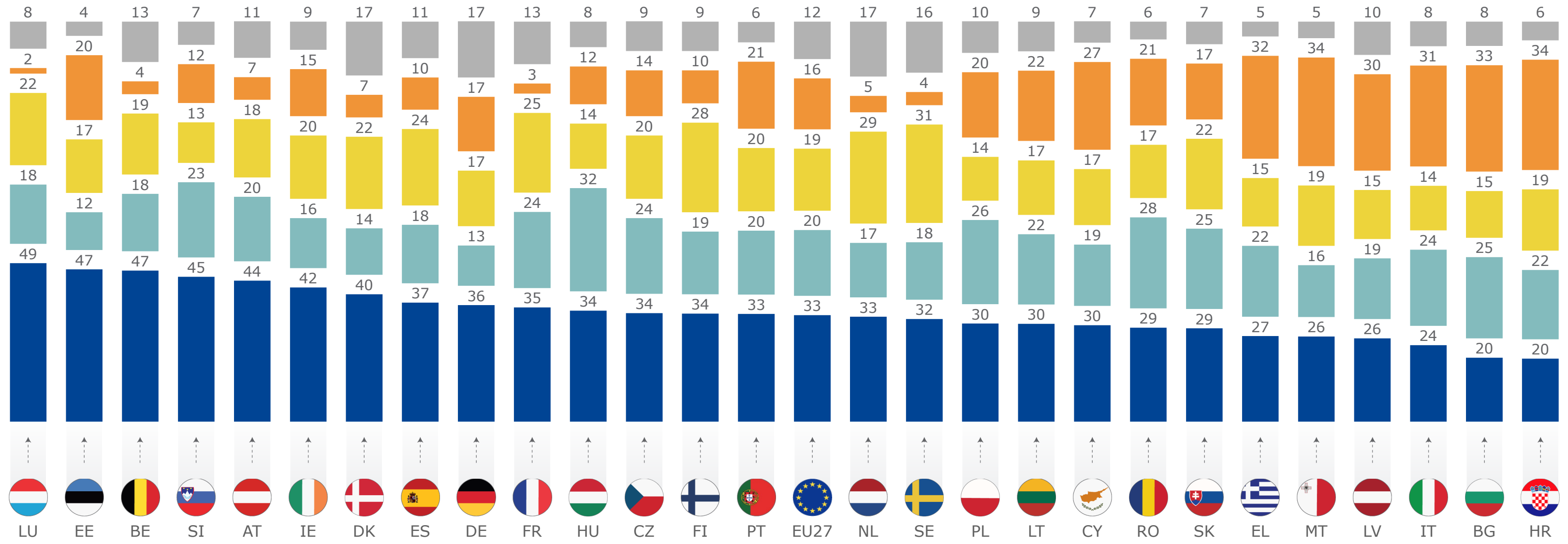


# Q4

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?

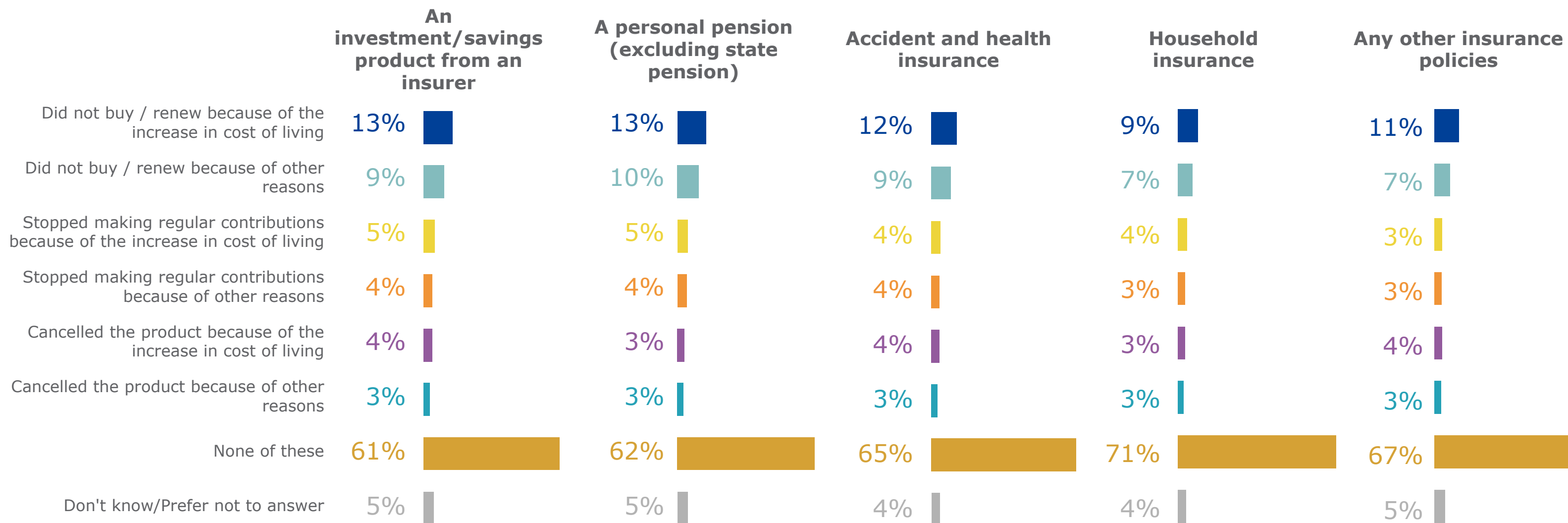


- Your insurance would cover all/most of the repair costs
- Your insurance would cover some of the repair costs
- You are not sure about the exact coverage/ exclusions that may apply
- You do not have insurance for this and you would rely on support from the Government/State
- Don't know/Prefer not to answer



# Q5

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



# Q5

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

**An investment/savings product from an insurer**

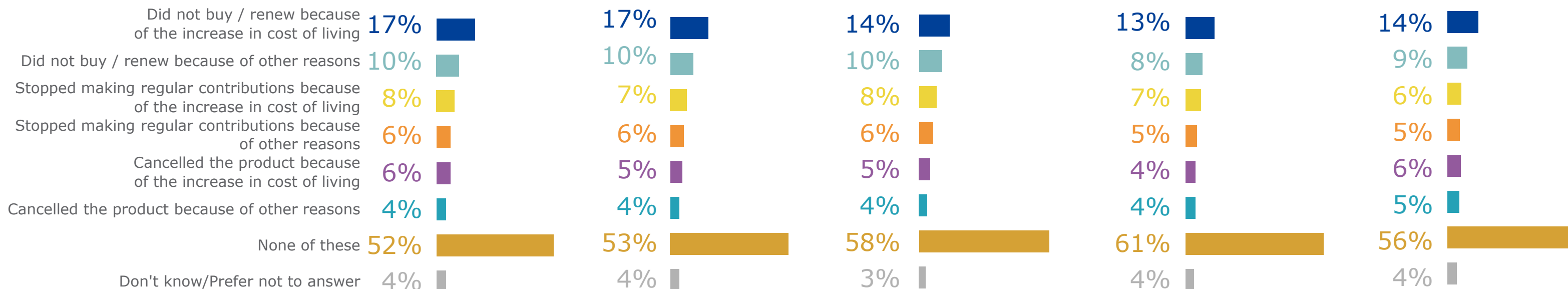
**A personal pension (excluding state pension)**

**Accident and health insurance**

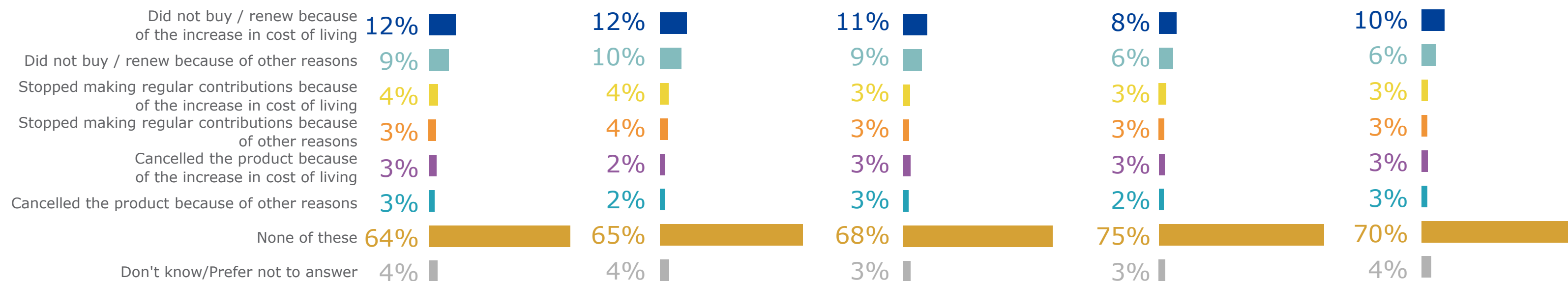
**Household insurance**

**Any other insurance policies**

## Respondents who self-identify with a minority group



## Respondents who do not self-identify with a minority group



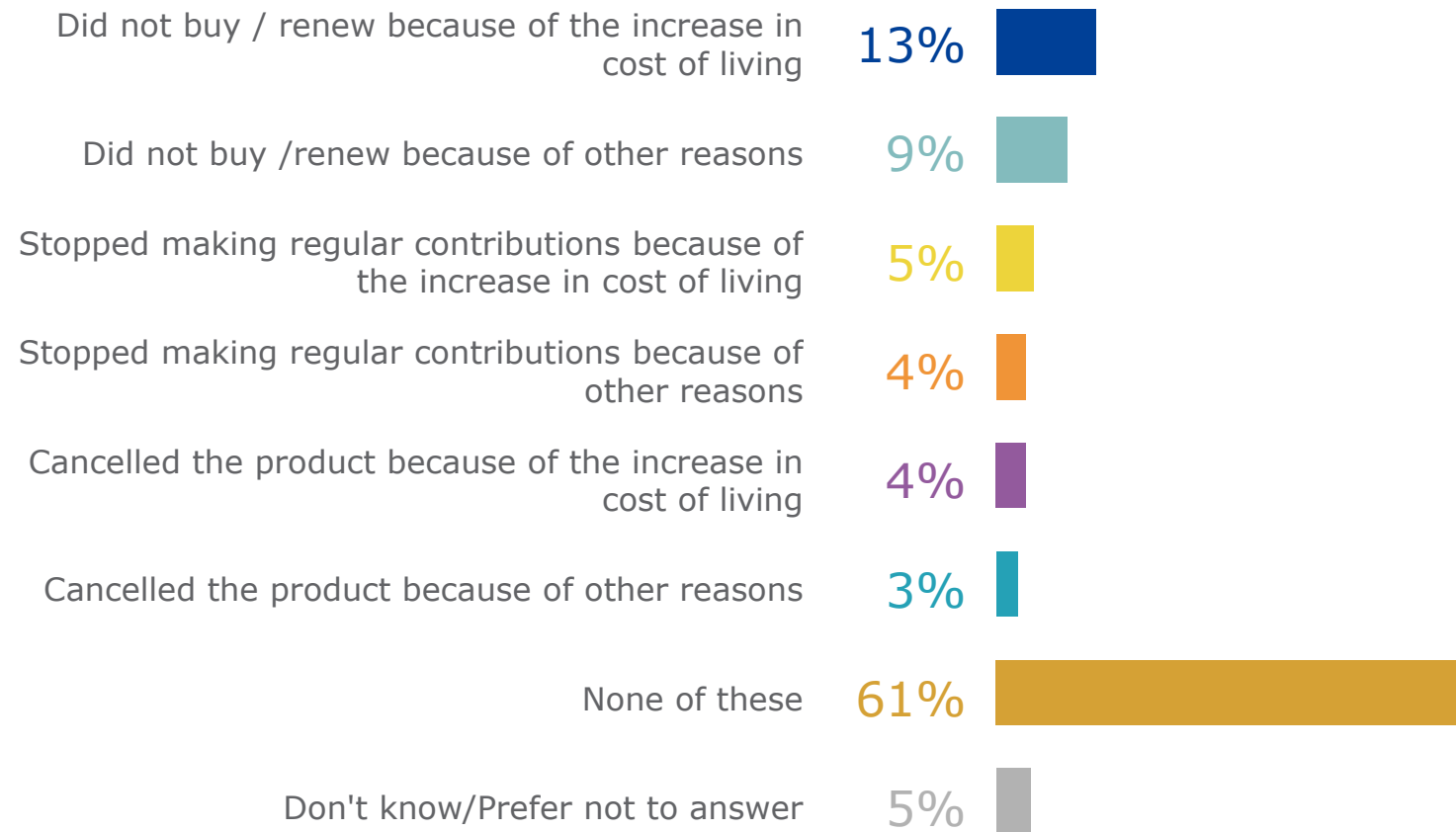
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(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q5\_1

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
*An investment/savings product from an insurer [MULTIPLE ANSWERS]*



## Occupation (%)



Occupation	1	2	3	4	5	6	7	8
Self-employed	15	11	9	6	7	4	54	2
Employee (white-collar)	12	10	6	5	5	3	60	4
Manual worker	17	9	7	5	5	3	53	6
Retired	11	7	2	2	2	2	71	4
Other not working	16	11	4	4	3	3	56	7

## Gender (%)



Gender	1	2	3	4	5	6	7	8
Male	13	10	6	4	4	2	60	4
Female	13	8	4	3	4	3	62	5

## Age (%)



Age Group	1	2	3	4	5	6	7	8
18-24	14	15	12	8	8	4	39	9
25-39	14	12	8	5	6	4	52	5
40-54	15	8	4	4	4	3	62	4
55+	11	8	2	2	2	2	70	4

## Education (%)



Education Level	1	2	3	4	5	6	7	8
Low	14	9	5	4	5	4	58	5
Medium	14	9	5	4	4	3	61	5
High	11	10	6	4	4	3	62	4

# Q5\_1

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

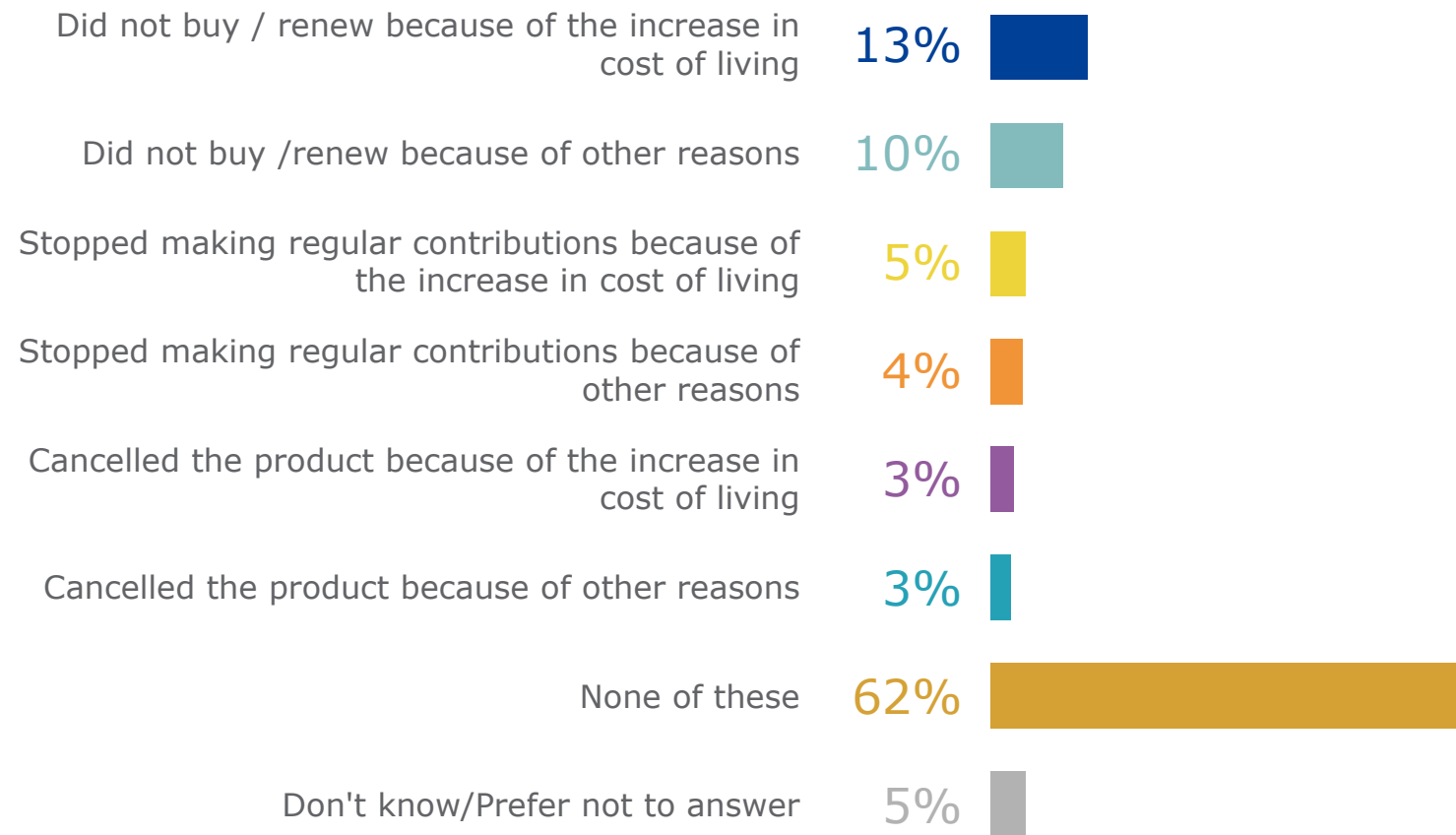
*An investment/savings product from an insurer [MULTIPLE ANSWERS]*

	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
Did not buy / renew because of the increase in cost of living	13	12	24	14	6	8	12	12	22	10	15	20	14	21	16	16	11	13	12	7	13	15	15	27	14	17	11	5
Did not buy /renew because of other reasons	9	8	12	9	7	8	8	6	10	9	10	8	12	7	10	11	10	7	9	8	8	8	11	9	9	11	12	4
Stopped making regular contributions because of the increase in cost of living	5	4	6	6	2	4	5	9	6	6	4	7	5	5	7	5	3	5	4	3	6	5	7	8	4	5	4	5
Stopped making regular contributions because of other reasons	4	2	4	2	3	3	4	3	3	4	4	3	5	1	3	3	3	5	6	4	5	4	5	7	3	4	2	4
Cancelled the product because of the increase in cost of living	4	4	4	5	2	3	2	5	6	4	4	4	4	3	3	6	1	5	2	3	5	6	2	5	4	4	3	3
Cancelled the product because of other reasons	3	2	2	3	3	1	1	1	3	5	3	2	3	2	2	5	2	3	2	2	3	5	1	2	2	4	2	1
None of these	61	63	46	61	73	73	67	63	49	60	58	54	56	60	55	53	66	61	65	70	63	57	56	43	60	58	66	75
Don't know/Prefer not to answer	5	6	6	4	7	4	4	5	4	5	5	4	4	5	8	6	5	5	5	5	3	5	4	4	5	3	3	8
<b>% Insurance not bought/renewed, stopped making contributions or cancelled because of the increase in cost of living</b>	21	20	33	24	10	14	18	23	33	19	22	30	22	28	25	24	15	21	17	12	22	25	24	38	22	24	17	11



# Q5\_2

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
*A personal pension (excluding state pension) [MULTIPLE ANSWERS]*



## Occupation (%)

Occupation	1	2	3	4	5	6	7	8
Self-employed	17	11	9	8	6	4	51	2
Employee (white-collar)	13	11	6	5	4	3	59	4
Manual worker	16	10	6	7	4	3	55	7
Retired	10	7	2	2	2	3	72	3
Other not working	15	11	3	3	3	2	58	7



## Gender (%)

Gender	1	2	3	4	5	6	7	8
Male	12	10	6	5	3	3	61	4
Female	13	9	4	3	3	3	62	5



## Age (%)

Age Group	1	2	3	4	5	6	7	8
18-24	14	17	8	8	8	4	43	9
25-39	16	12	8	7	4	3	53	5
40-54	13	9	5	4	3	2	62	4
55+	11	7	2	3	2	3	70	4



## Education (%)

Education Level	1	2	3	4	5	6	7	8
Low	15	8	5	5	4	3	58	5
Medium	13	10	4	4	3	3	62	5
High	11	10	6	5	3	3	63	4



# Q5\_2

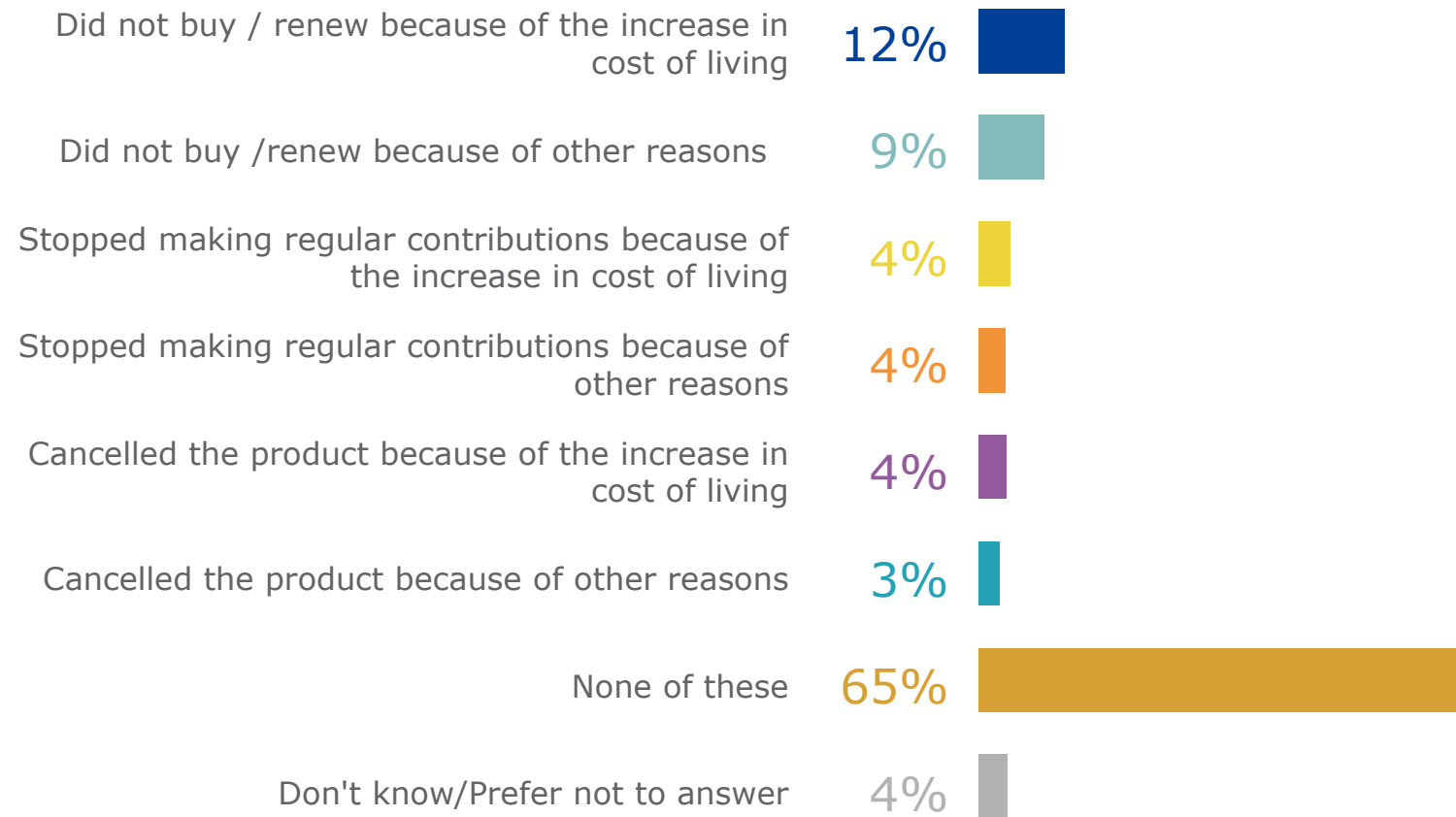
For each of these savings and insurance products, did you make any of the following decisions over the past two years?

*A personal pension (excluding state pension) [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
Did not buy / renew because of the increase in cost of living	13	10	18	13	5	9	12	12	25	10	18	18	13	15	16	13	13	11	13	7	12	15	13	21	12	16	7	6
Did not buy /renew because of other reasons	10	10	12	9	6	9	5	6	9	7	13	7	13	6	9	9	12	7	10	8	11	9	6	8	8	12	10	5
Stopped making regular contributions because of the increase in cost of living	5	4	6	5	3	4	7	6	4	7	3	4	5	4	8	5	3	5	5	2	5	5	7	9	4	4	3	5
Stopped making regular contributions because of other reasons	4	4	4	4	6	3	6	5	4	5	3	3	6	3	3	5	1	6	3	3	4	5	3	6	2	3	4	5
Cancelled the product because of the increase in cost of living	3	2	3	5	1	2	5	3	3	3	3	3	4	2	3	6	3	4	1	2	4	4	3	3	3	3	1	2
Cancelled the product because of other reasons	3	3	3	4	3	2	3	1	2	3	3	2	4	0	2	4	2	3	2	2	2	4	2	2	2	4	2	2
None of these	62	64	53	58	72	72	64	67	52	63	56	59	55	65	55	56	65	62	66	73	63	58	62	50	64	58	68	71
Don't know/Prefer not to answer	5	6	5	5	7	3	4	4	4	5	4	7	4	9	8	9	5	7	5	6	2	5	6	4	6	4	6	8
<b>% Insurance not bought/renewed, stopped making contributions or cancelled because of the increase in cost of living</b>	20	15	26	22	9	14	21	19	31	19	23	24	21	19	25	21	18	18	17	11	21	23	22	32	18	22	11	11

# Q5\_3

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
*Accident and health insurance [MULTIPLE ANSWERS]*



## Occupation (%)

Occupation	1	2	3	4	5	6	7	8
Self-employed	13	10	5	8	5	5	57	3
Employee (white-collar)	11	9	6	4	5	3	64	3
Manual worker	14	13	6	6	4	2	56	4
Retired	10	7	2	2	2	2	74	3
Other not working	14	9	4	3	3	2	62	5

## Gender (%)

Gender	1	2	3	4	5	6	7	8
Male	11	10	5	4	4	3	65	4
Female	12	8	4	3	3	3	66	4

## Age (%)

Age Group	1	2	3	4	5	6	7	8
18-24	15	14	10	8	7	4	45	8
25-39	12	11	7	6	5	4	58	4
40-54	12	9	4	3	4	3	65	4
55+	10	7	2	2	2	2	73	3

## Education (%)

Education Level	1	2	3	4	5	6	7	8
Low	14	10	4	4	5	4	59	5
Medium	12	8	4	3	3	2	66	4
High	9	10	4	4	4	3	68	3

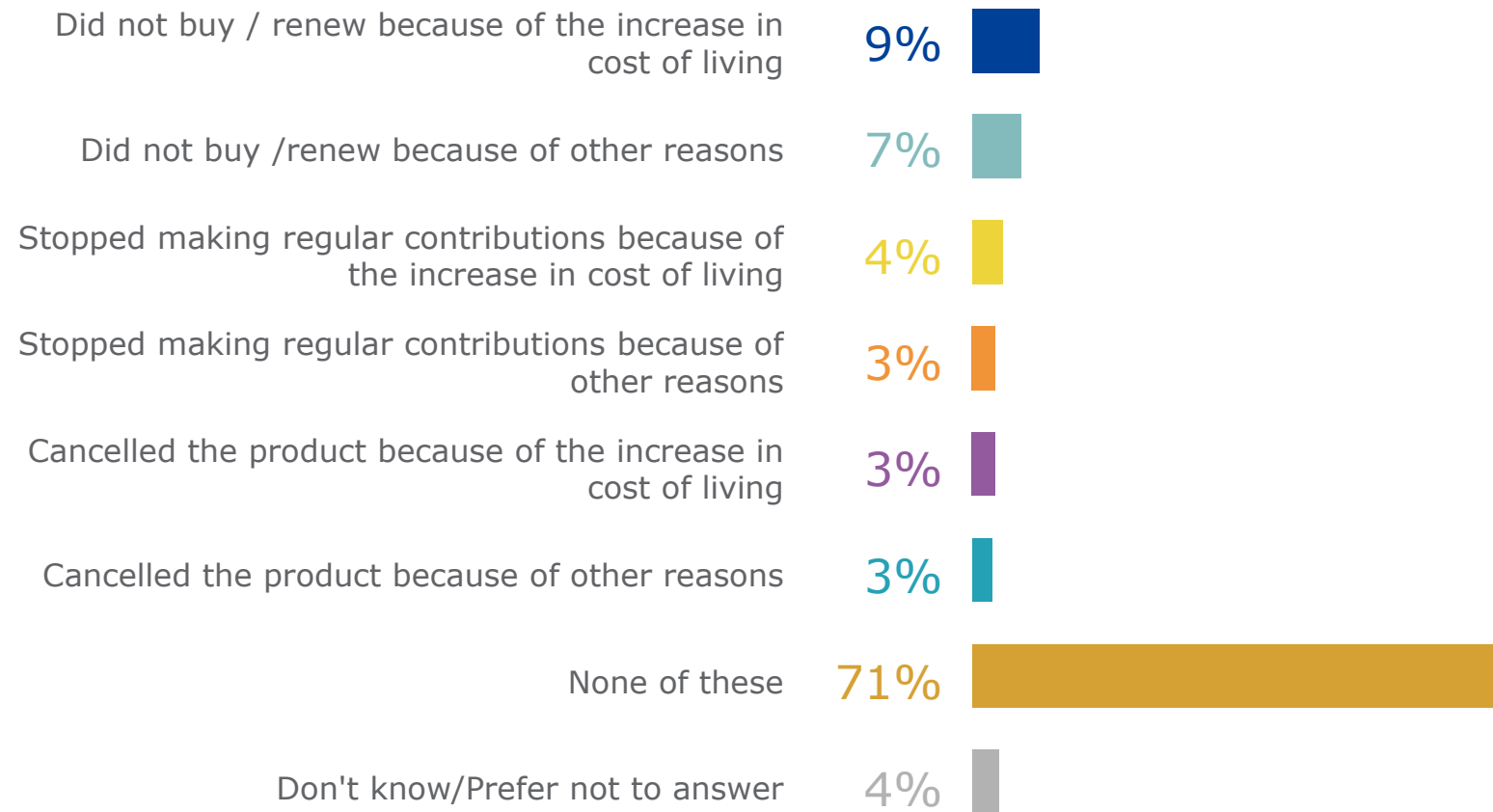
# Q5\_3

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
*Accident and health insurance [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
Did not buy / renew because of the increase in cost of living	12	9	23	11	7	7	13	13	24	10	11	14	13	17	18	17	10	13	11	5	10	13	17	23	8	17	11	6
Did not buy /renew because of other reasons	9	8	12	8	8	7	8	7	7	8	9	6	13	6	10	7	8	7	8	8	8	8	11	10	8	11	12	5
Stopped making regular contributions because of the increase in cost of living	4	3	6	5	2	3	5	5	7	3	3	4	6	4	6	3	2	6	3	2	4	5	3	9	3	5	2	3
Stopped making regular contributions because of other reasons	4	2	4	4	2	4	4	3	4	3	4	4	4	2	3	4	1	5	3	2	3	3	3	5	2	3	2	2
Cancelled the product because of the increase in cost of living	4	2	4	4	3	3	2	5	5	4	3	4	5	4	4	6	2	4	3	3	5	5	4	4	2	5	3	3
Cancelled the product because of other reasons	3	2	3	5	3	2	1	2	2	4	2	2	4	2	2	4	2	3	2	2	2	3	3	2	2	3	2	2
None of these	65	70	47	63	73	77	66	68	52	66	66	64	54	66	56	59	76	60	69	76	70	62	58	49	73	57	66	77
Don't know/Prefer not to answer	4	6	5	3	4	3	4	2	2	3	5	4	4	3	4	4	4	5	4	5	3	4	4	3	4	3	3	5
<b>% Insurance not bought/renewed, stopped making contributions or cancelled because of the increase in cost of living</b>	18	14	32	20	12	10	19	21	35	17	17	23	23	24	26	24	12	21	16	9	17	22	23	35	13	26	16	11

# Q5\_4

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
Household insurance [MULTIPLE ANSWERS]



## Occupation (%)

Occupation	1	2	3	4	5	6	7	8
Self-employed	12	8	8	6	6	4	62	1
Employee (white-collar)	8	7	5	4	4	3	70	3
Manual worker	12	8	6	6	4	3	60	5
Retired	7	4	1	1	1	2	81	2
Other not working	11	7	3	3	2	3	67	6



## Gender (%)

Gender	1	2	3	4	5	6	7	8
Male	9	7	5	4	3	3	70	4
Female	9	6	3	2	3	2	73	4



## Age (%)

Age Group	1	2	3	4	5	6	7	8
18-24	11	11	11	8	7	5	49	8
25-39	11	9	7	5	5	3	61	4
40-54	9	6	4	3	3	3	71	4
55+	7	4	2	1	1	2	81	2



## Education (%)

Education Level	1	2	3	4	5	6	7	8
Low	10	7	5	4	4	4	67	4
Medium	10	7	4	2	3	2	71	4
High	7	7	4	3	3	2	74	3





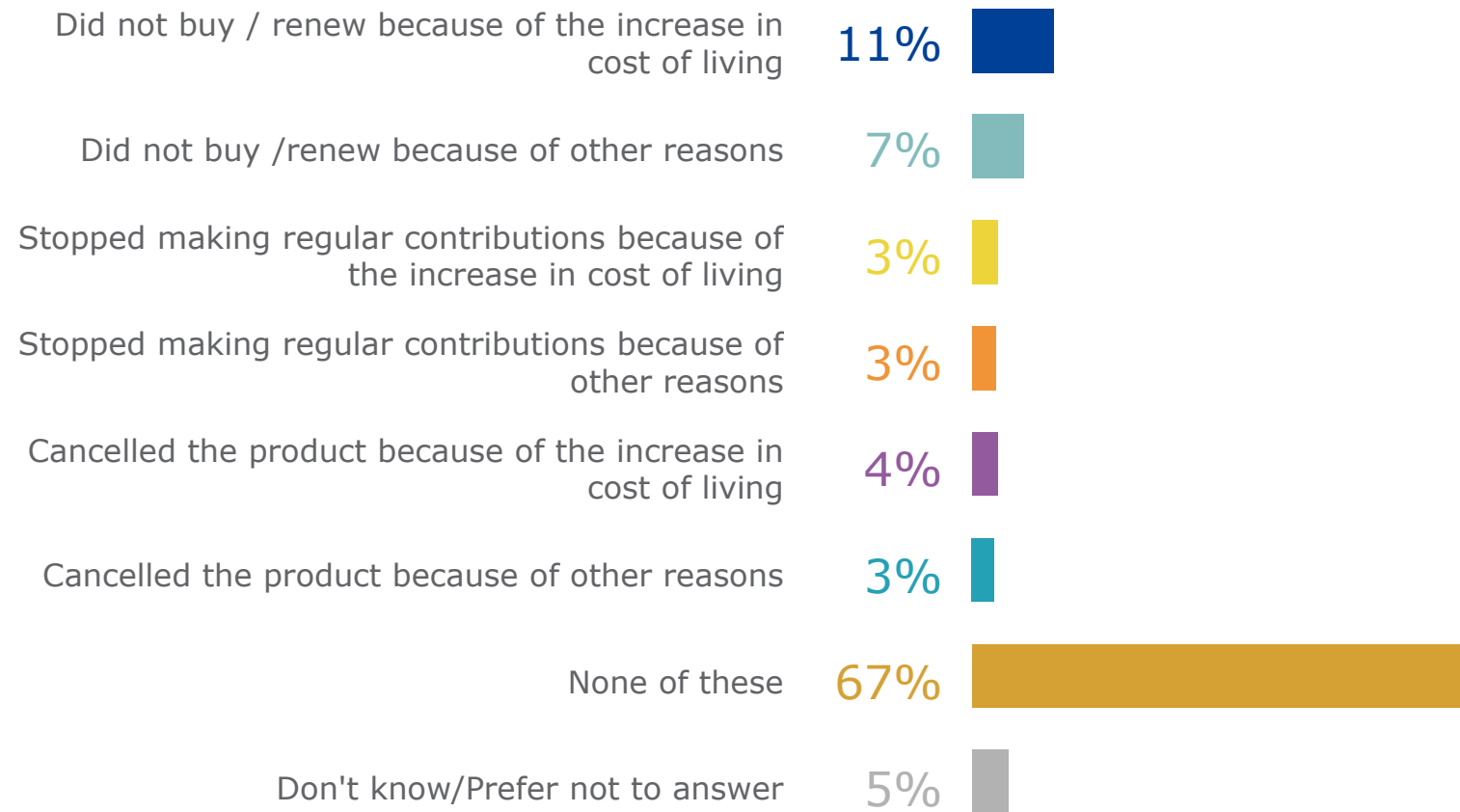
# Q5\_4

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
*Household insurance [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
Did not buy / renew because of the increase in cost of living	9	7	23	10	8	6	11	11	27	4	5	24	11	20	20	12	10	10	11	4	6	11	16	20	9	17	8	5
Did not buy /renew because of other reasons	7	7	12	8	7	6	7	6	9	5	3	9	11	8	8	8	5	6	9	5	6	6	8	10	8	10	8	5
Stopped making regular contributions because of the increase in cost of living	4	3	7	4	2	3	5	4	6	3	3	6	5	2	5	3	2	6	3	2	6	5	4	8	3	4	3	3
Stopped making regular contributions because of other reasons	3	2	3	3	2	3	2	2	3	2	3	2	5	1	2	3	1	4	3	2	3	4	4	5	3	4	1	2
Cancelled the product because of the increase in cost of living	3	2	4	4	2	2	2	2	5	3	2	4	4	3	4	5	1	4	3	2	4	5	2	6	3	3	2	3
Cancelled the product because of other reasons	3	2	2	2	3	3	1	1	2	4	2	3	3	2	2	3	1	3	1	1	2	3	2	2	2	3	2	2
None of these	71	74	48	67	74	79	73	73	49	75	82	54	62	64	58	67	80	67	73	81	75	65	60	52	70	60	75	79
Don't know/Prefer not to answer	4	7	5	4	4	3	3	3	3	5	3	2	2	6	5	4	3	4	4	4	2	5	5	2	4	3	3	5
<b>% Insurance not bought/renewed, stopped making contributions or cancelled because of the increase in cost of living</b>	15	11	32	18	12	11	16	16	37	10	9	32	20	23	27	18	11	19	14	8	14	19	21	32	14	23	12	10

# Q5\_5

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
*Any other insurance policies [MULTIPLE ANSWERS]*



## Occupation (%)

Occupation	1	2	3	4	5	6	7	8
Self-employed	12	8	5	6	7	5	58	5
Employee (white-collar)	10	7	5	4	4	4	66	4
Manual worker	15	8	7	4	4	4	56	6
Retired	9	5	1	1	2	2	78	3
Other not working	14	9	2	3	3	3	62	7

## Gender (%)

Gender	1	2	3	4	5	6	7	8
Male	11	8	4	4	4	3	66	5
Female	11	6	3	3	3	3	68	5

## Age (%)

Age Group	1	2	3	4	5	6	7	8
18-24	12	15	9	7	7	5	44	9
25-39	12	9	6	6	5	5	58	6
40-54	13	6	3	3	3	3	67	5
55+	9	5	1	1	2	2	77	4

## Education (%)

Education Level	1	2	3	4	5	6	7	8
Low	11	6	4	4	4	3	64	6
Medium	12	7	3	3	3	3	67	5
High	9	7	3	4	4	3	69	4

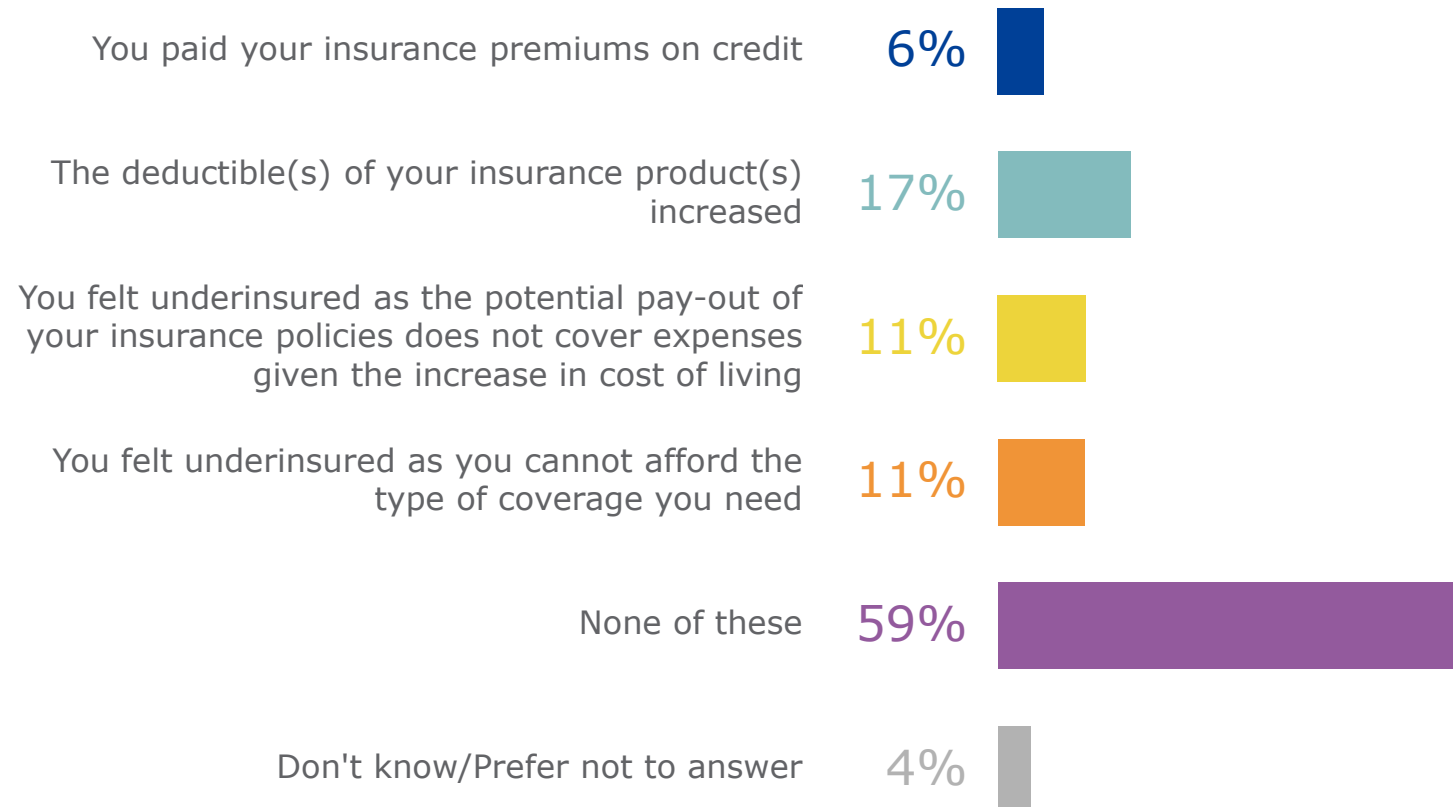
# Q5\_5

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
*Any other insurance policies [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
Did not buy / renew because of the increase in cost of living	11	7	25	11	6	8	11	10	23	6	10	19	14	19	20	15	8	12	11	5	11	12	15	22	8	15	10	5
Did not buy /renew because of other reasons	7	6	11	7	7	5	9	7	8	6	8	5	7	6	6	7	9	5	8	5	6	7	8	12	7	10	10	6
Stopped making regular contributions because of the increase in cost of living	3	3	6	4	2	3	3	3	4	3	2	5	4	3	4	3	2	3	2	2	5	5	4	6	3	4	2	2
Stopped making regular contributions because of other reasons	3	2	4	4	2	3	3	3	4	2	2	3	5	2	2	4	1	4	4	3	3	3	3	5	2	4	2	3
Cancelled the product because of the increase in cost of living	4	2	4	4	2	3	3	4	6	3	3	4	4	3	4	3	1	3	2	3	5	5	5	5	3	3	3	2
Cancelled the product because of other reasons	3	3	2	5	4	2	1	2	3	3	3	3	3	2	2	4	3	3	2	3	4	4	3	3	3	3	3	3
None of these	67	73	46	64	74	75	68	71	51	71	69	58	61	65	59	61	72	66	71	78	68	61	60	48	70	61	68	75
Don't know/Prefer not to answer	5	6	7	5	5	3	4	5	4	6	5	6	4	5	7	6	6	6	8	4	3	6	5	4	6	5	4	7
<b>% Insurance not bought/renewed, stopped making contributions or cancelled because of the increase in cost of living</b>	17	12	33	18	9	13	17	16	32	12	15	27	21	23	27	19	10	18	13	9	20	21	22	32	13	21	14	9

# Q6

Have you encountered any of the following situations in the past two years? [MULTIPLE ANSWERS]



## Gender (%)



Male	7	18	12	12	58	4
Female	5	16	11	11	61	5

## Age (%)



18-24	12	21	19	14	42	7
25-39	10	24	19	13	47	3
40-54	5	18	11	12	58	5
55+	3	12	6	9	70	4

## Occupation (%)



Self-employed	12	23	18	15	46	3
Employee (white-collar)	8	22	14	12	53	3
Manual worker	8	19	15	12	50	5
Retired	3	11	6	10	71	4
Other not working	4	14	10	11	61	6

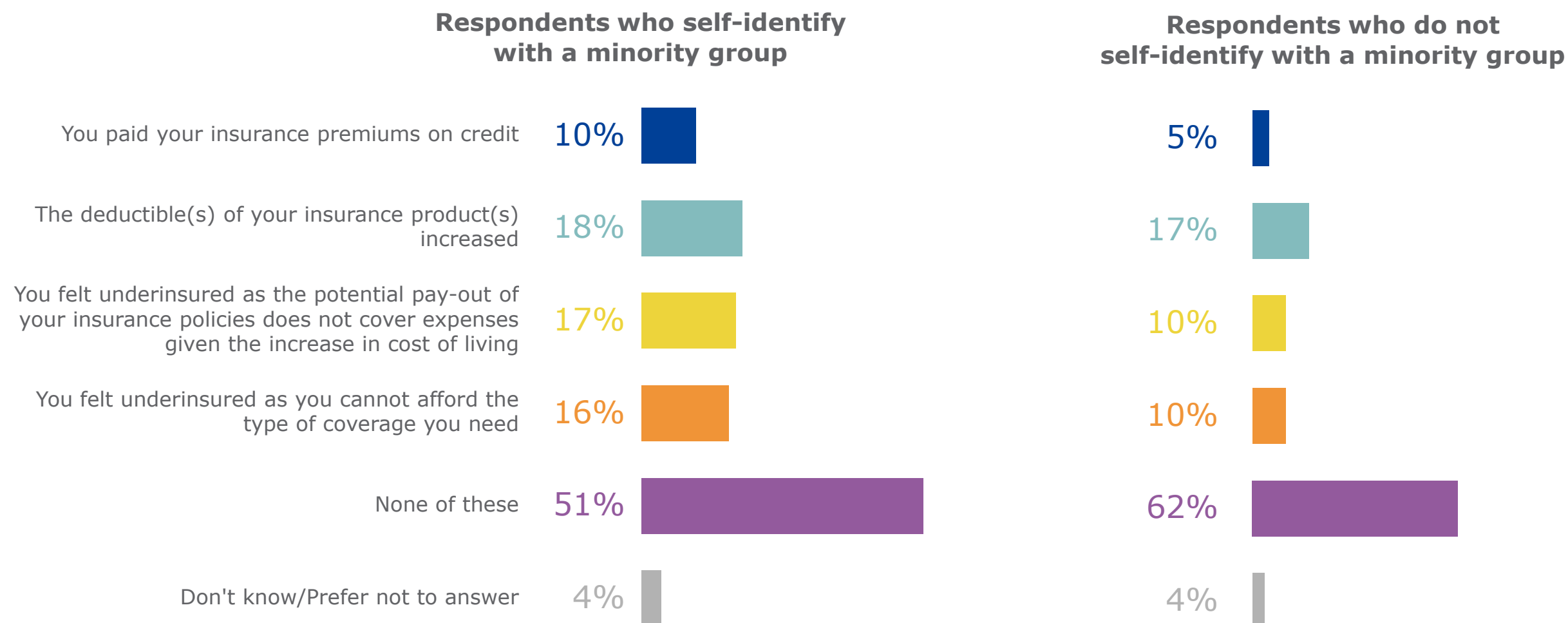
## Education (%)



Low	7	17	12	11	56	6
Medium	5	16	10	11	61	4
High	7	19	13	12	57	4

# Q6

Have you encountered any of the following situations in the past two years? [MULTIPLE ANSWERS]



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

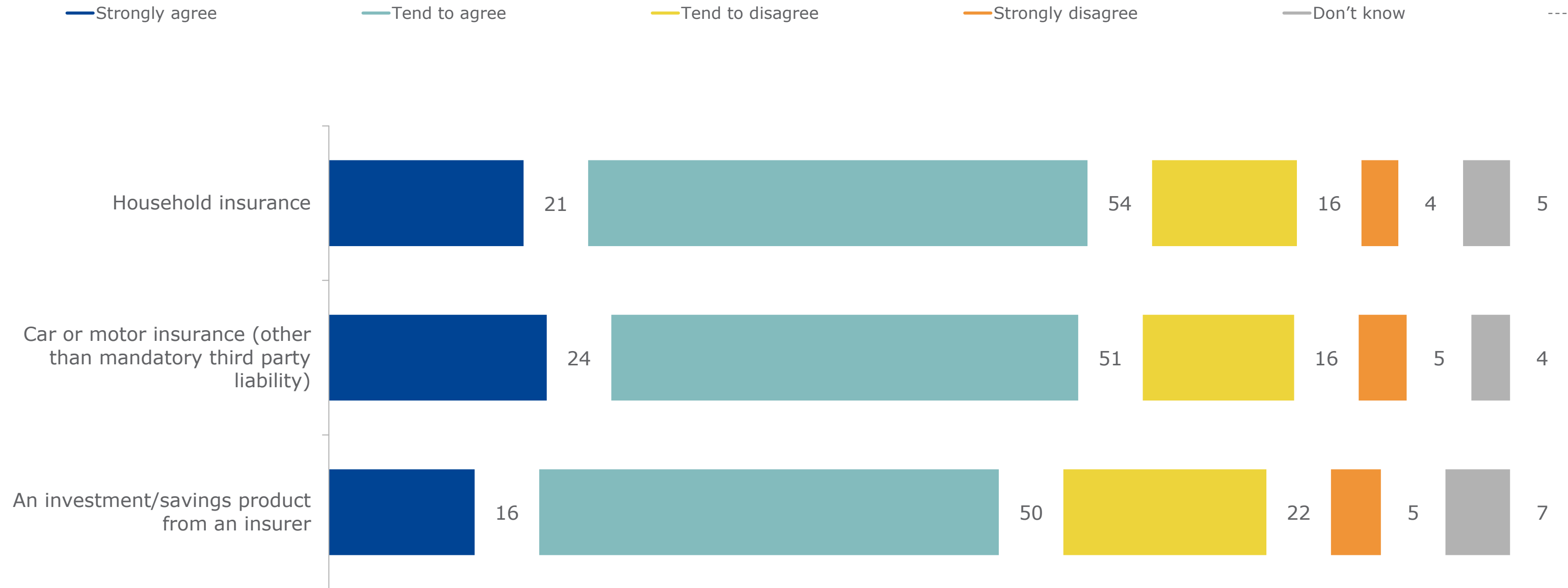
# Q6

Have you encountered any of the following situations in the past two years? [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 paid your insurance premiums on credit	6	5	12	4	5	4	5	13	15	7	5	14	8	18	6	5	6	4	7	4	6	5	6	8	13	5	4	2
The deductible(s) of your insurance product(s) increased	17	14	12	16	13	12	16	21	9	14	27	7	17	8	14	29	22	38	14	19	23	16	32	12	10	11	12	14
You felt underinsured as the potential pay-out of your insurance policies does not cover expenses given the increase in cost of living	11	8	17	16	7	7	11	12	15	12	13	14	13	13	13	9	8	11	13	7	9	12	13	23	12	11	8	6
You felt underinsured as you cannot afford the type of coverage you need	11	6	17	9	5	6	12	14	21	13	11	28	11	15	17	10	5	12	17	6	9	14	11	24	14	10	12	8
<i>None of these</i>	59	69	48	60	70	73	61	51	47	59	53	44	53	53	51	49	62	43	56	68	58	58	45	44	58	65	67	70
<i>Don't know/Prefer not to answer</i>	4	4	4	3	5	4	4	3	4	4	5	4	6	4	7	5	4	3	5	3	3	4	4	4	3	4	4	6

# 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?



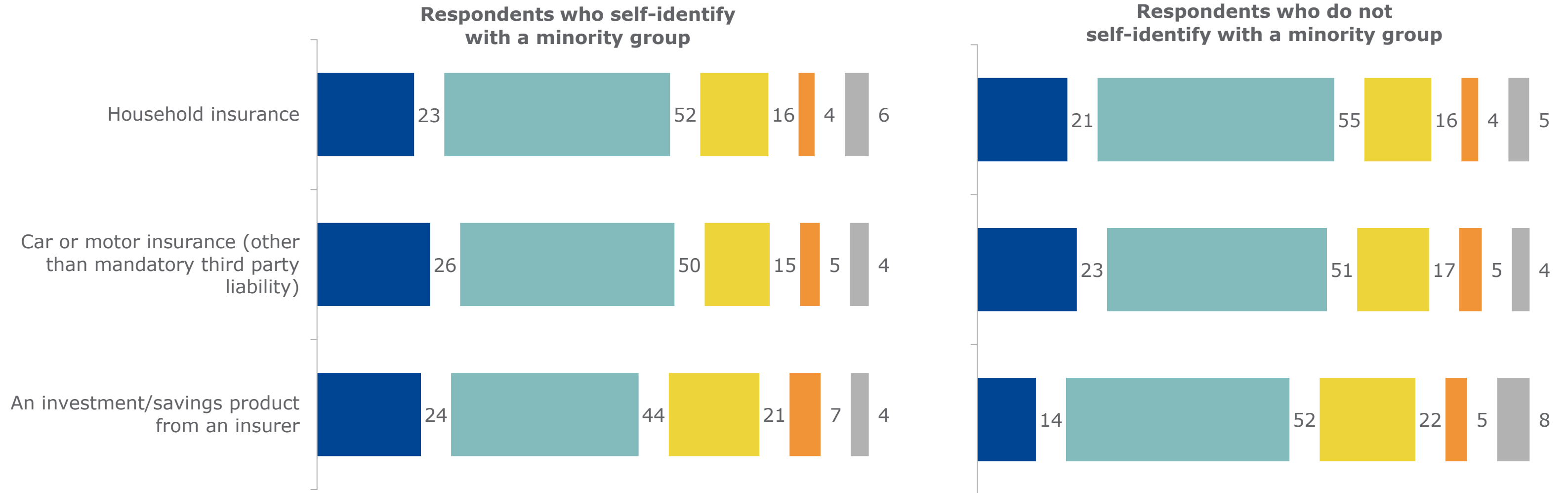


Q7

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?



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



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

(%) Base varies by type of insurance; Respondents owning this type of insurance

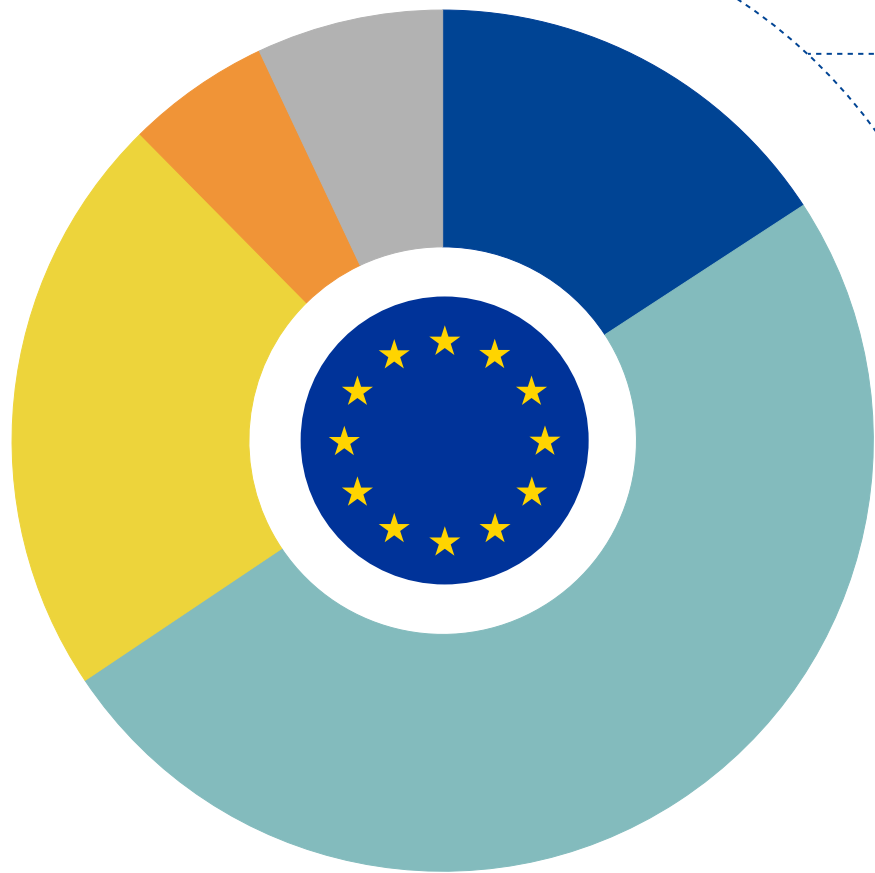
Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q7\_1

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?

An investment/savings product from an insurer

## EU27 average



- 16% Strongly agree
- 50% Tend to agree
- 22% Tend to disagree
- 5% Strongly disagree
- 7% Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	24	42	22	8	4
Employee (white-collar)	17	50	21	5	6
Manual worker	14	53	22	3	7
Retired	11	53	23	3	10
Other not working	12	47	23	9	10



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	16	51	21	7	5
Female	15	49	24	3	10



## Age (%)

Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	19	48	20	7	6
25-39	23	48	22	5	5
40-54	13	52	21	6	8
55+	11	51	24	5	9



## Education (%)

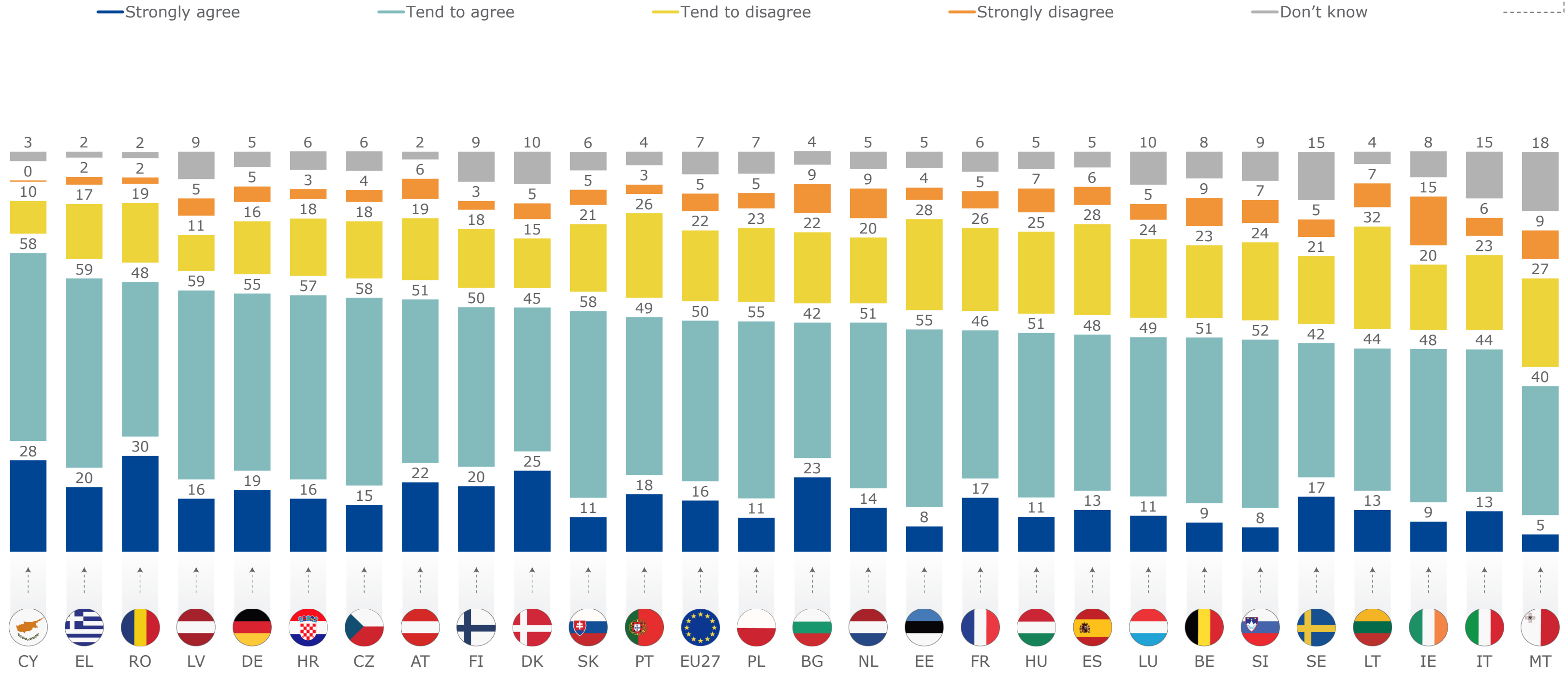
Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	20	42	27	6	6
Medium	13	54	20	4	8
High	17	49	22	6	6



# Q7\_1

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?

An investment/savings product from an insurer



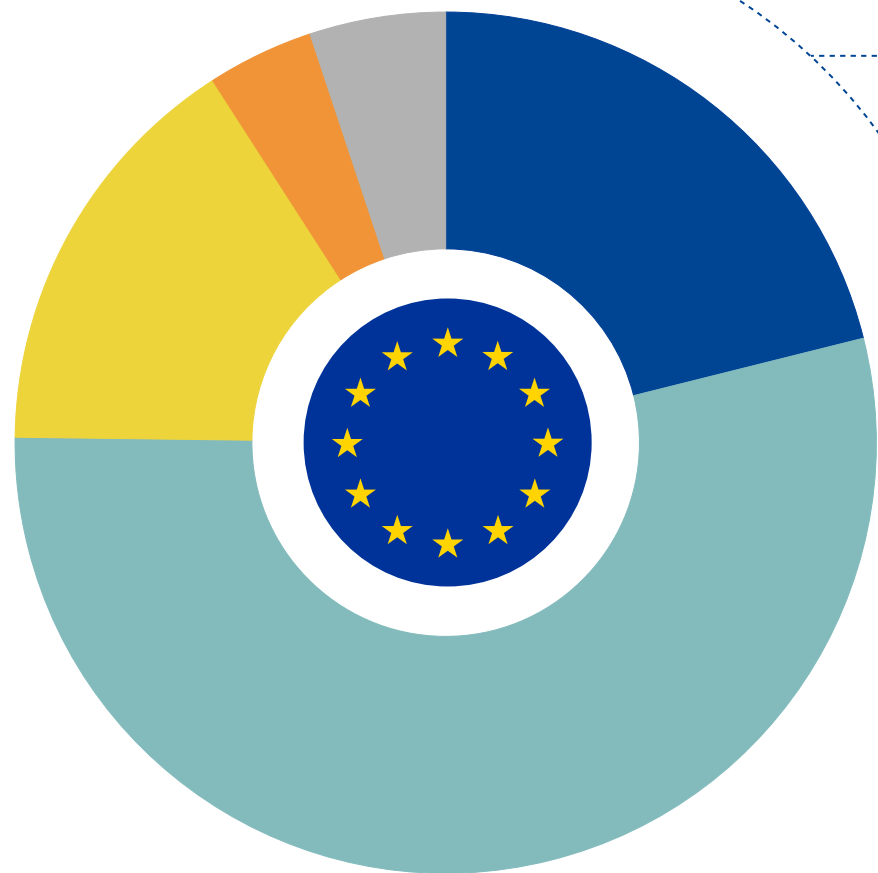
Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

33 (%) Base: n=6 019 (An investment/savings product from an insurer) - Respondents owning this type of insurance

# Q7\_2

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?  
Household insurance

## EU27 average



- **21%** Strongly agree
- **54%** Tend to agree
- **16%** Tend to disagree
- **4%** Strongly disagree
- **5%** Don't know

## Occupation (%)

Self-employed	24	50	17	5	4
Employee (white-collar)	22	52	17	5	4
Manual worker	25	51	15	4	5
Retired	20	60	12	3	5
Other not working	17	51	19	5	8



## Gender (%)

Male	22	54	16	4	4
Female	21	54	16	4	6



## Age (%)

18-24	26	46	19	4	6
25-39	21	53	17	5	5
40-54	21	49	19	5	6
55+	21	59	13	3	5



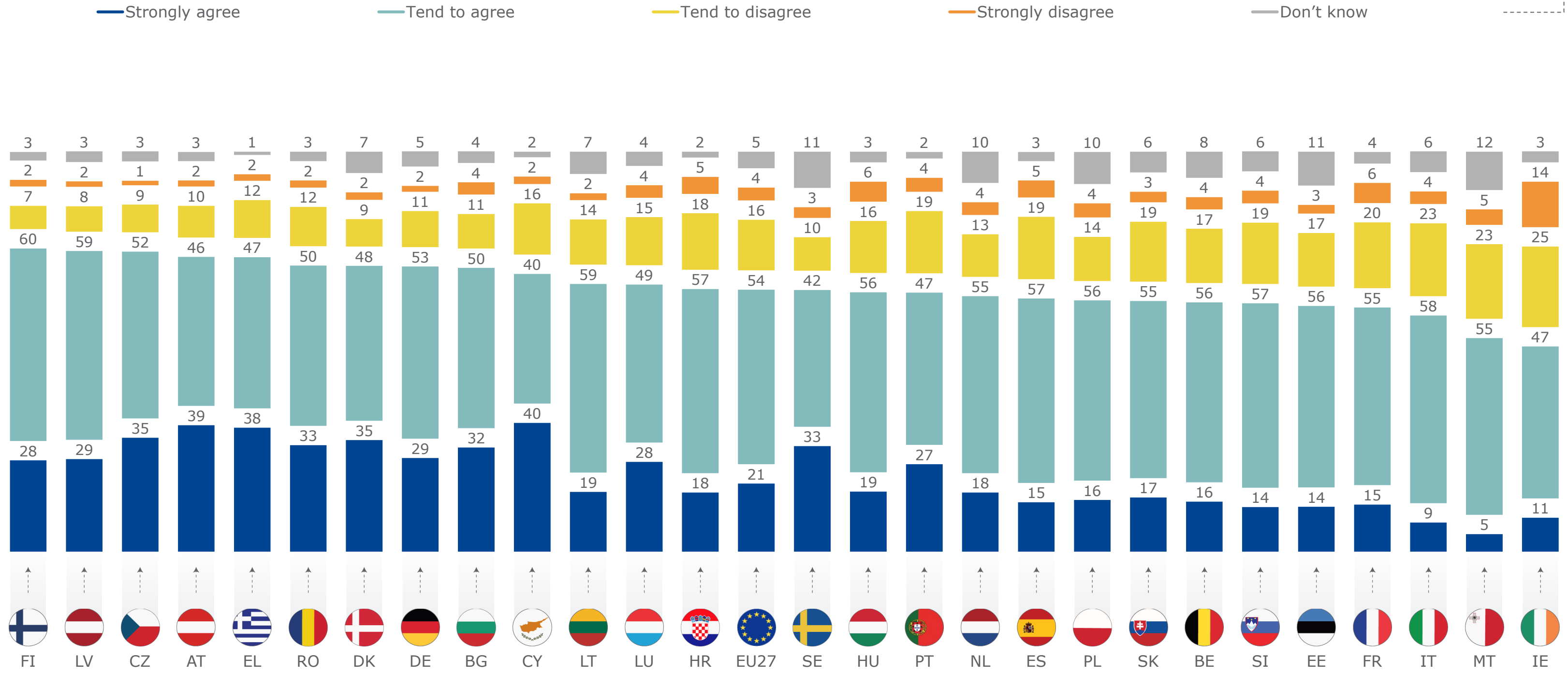
## Education (%)

Low	21	55	15	5	5
Medium	22	55	15	4	5
High	21	53	17	5	5



# Q7\_2

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?  
Household insurance



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

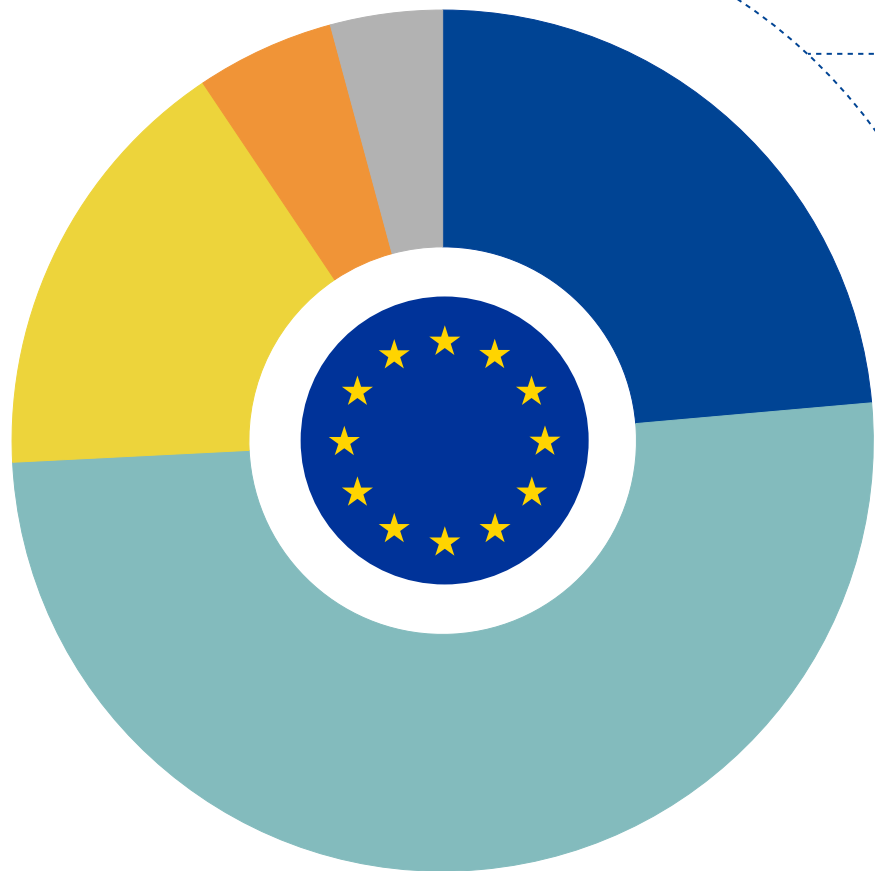
35 (%) Base: n=16 470 (Household insurance) – Respondents owning this type of insurance

# Q7\_3

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?

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

## EU27 average



24% Strongly agree

51% Tend to agree

16% Tend to disagree

5% Strongly disagree

4% Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	26	44	20	5	5
Employee (white-collar)	25	48	19	5	3
Manual worker	25	50	14	5	5
Retired	23	56	13	4	4
Other not working	18	51	16	7	7



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	24	50	18	6	3
Female	23	51	15	5	5



## Age (%)

Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	24	42	25	8	2
25-39	25	50	17	6	3
40-54	23	46	19	6	5
55+	23	55	13	4	4



## Education (%)

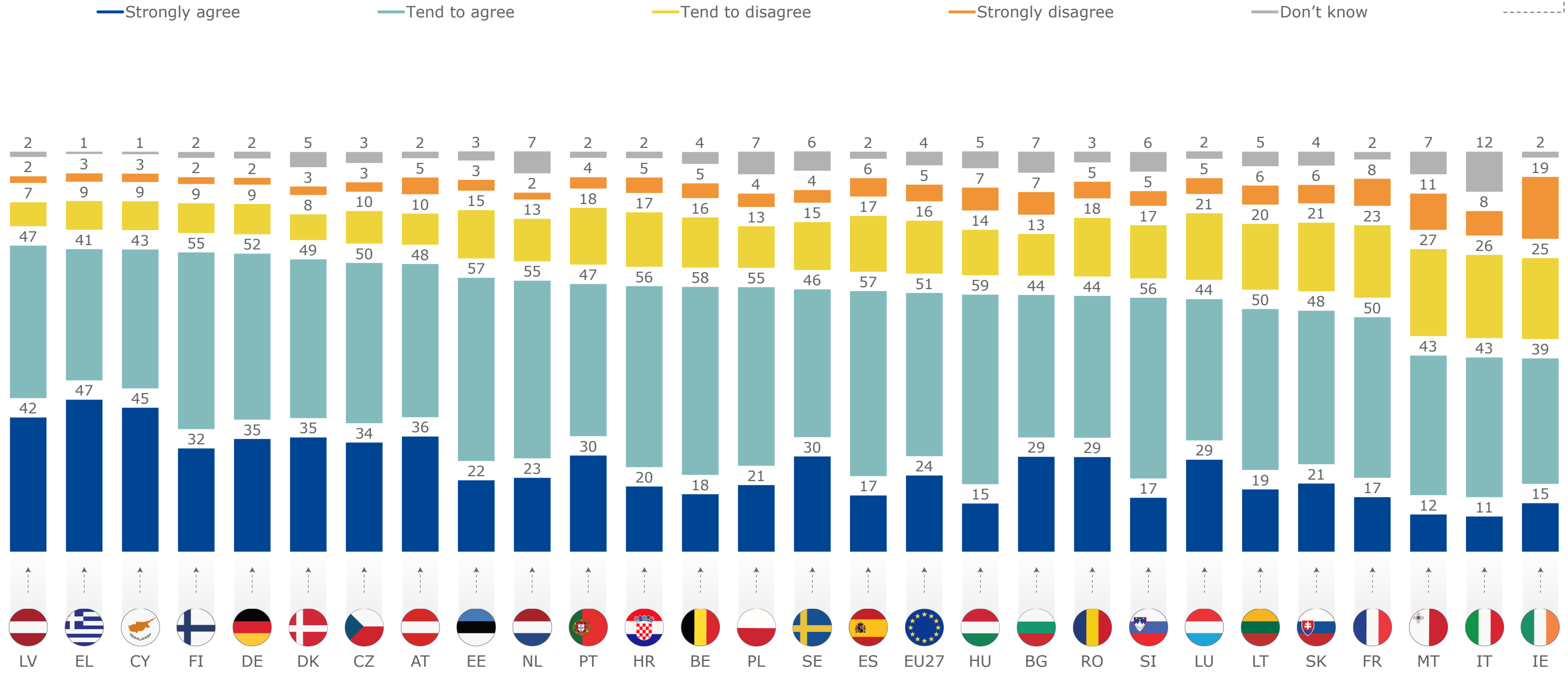
Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	24	47	17	6	6
Medium	24	52	15	5	4
High	23	50	18	5	4



# Q7\_3

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?

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

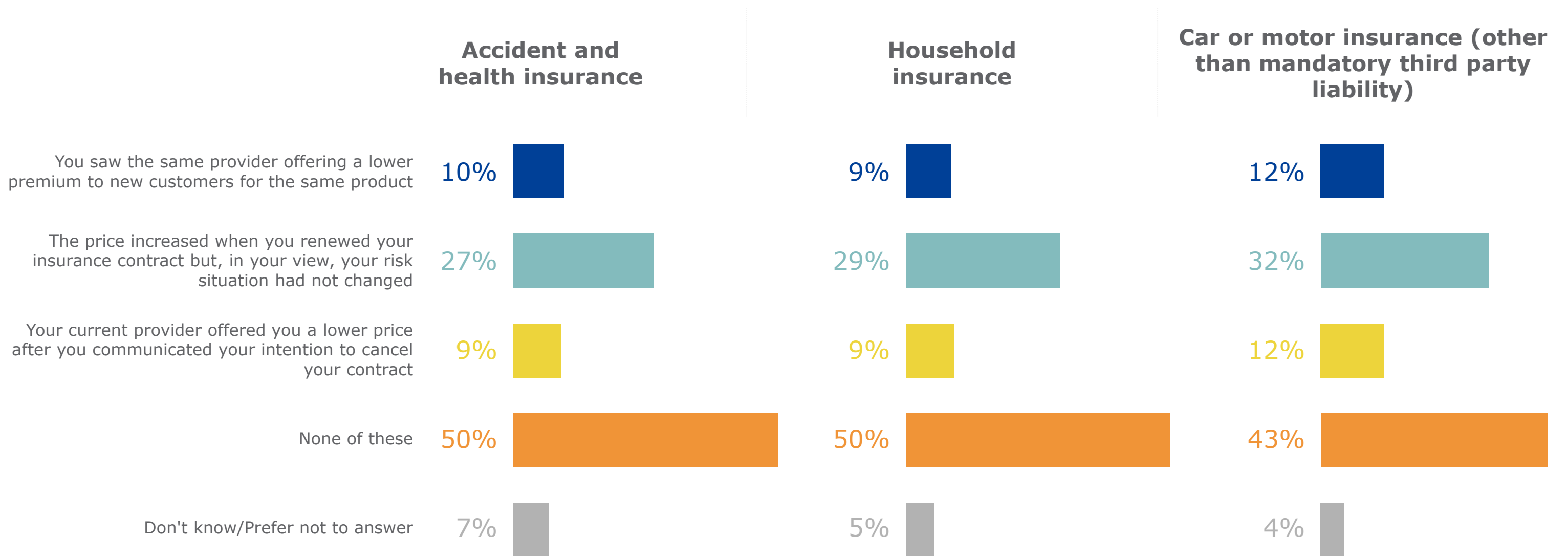


Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

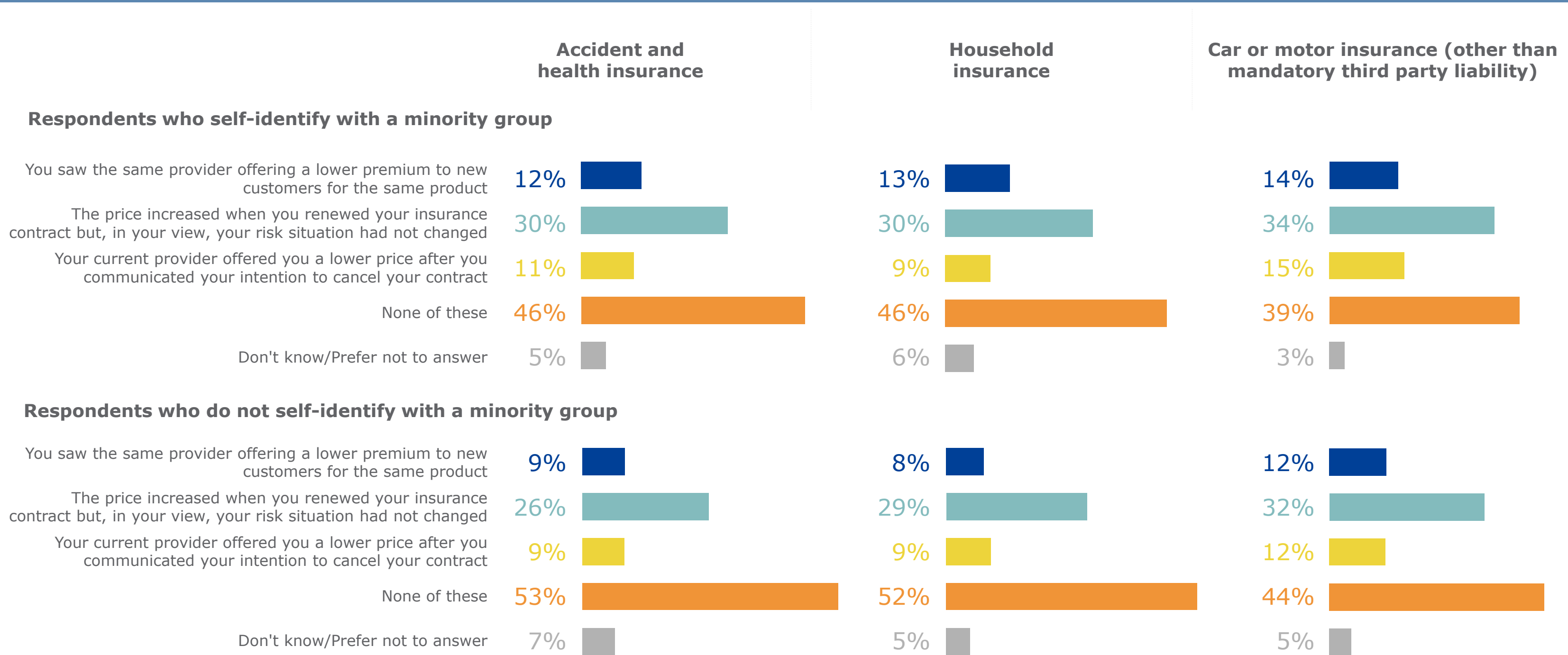
37 (%) Base: n=15 220 (Car or motor insurance) – Respondents owning this type of insurance



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



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



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

(%) Base varies by type of insurance; Respondents owning this type of insurance

Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q8\_1

Based on your experience with the following insurance policies, have you encountered any of the following situations?  
*Accident and health insurance [MULTIPLE ANSWERS]*



You saw the same provider offering a lower premium to new customers for the same product

10%



The price increased when you renewed your insurance contract but, in your view, your risk situation had not changed

27%



Your current provider offered you a lower price after you communicated your intention to cancel your contract

9%



None of these

50%



Don't know/Prefer not to answer

7%



## Occupation (%)



	10%	27%	9%	50%	7%
Self-employed	15	31	13	41	5
Employee (white-collar)	12	29	10	47	6
Manual worker	11	26	11	44	10
Retired	3	23	5	63	6
Other not working	9	25	11	48	10

## Gender (%)



	10%	27%	9%	50%	7%
Male	10	30	10	48	6
Female	9	24	8	53	8

## Age (%)



	10%	27%	9%	50%	7%
18-24	18	32	16	31	10
25-39	15	32	12	41	5
40-54	9	26	9	49	8
55+	4	23	6	62	6

## Education (%)



	10%	27%	9%	50%	7%
Low	12	25	8	47	10
Medium	9	25	9	51	7
High	10	29	9	51	5

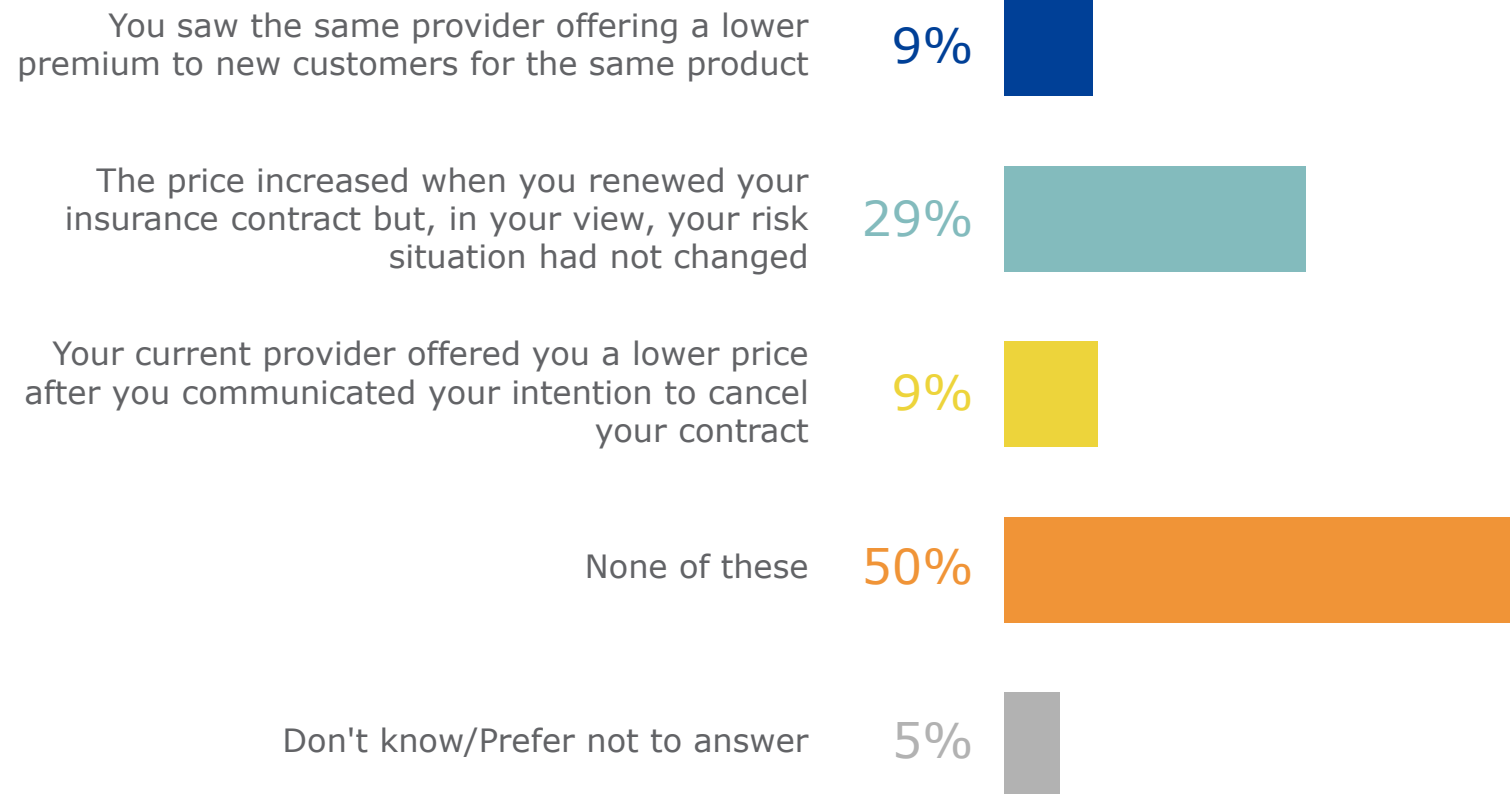
# Q8\_1

Based on your experience with the following insurance policies, have you encountered any of the following situations?  
*Accident and health insurance [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 saw the same provider offering a lower premium to new customers for the same product	10	6	17	15	8	5	12	19	14	13	12	15	10	9	12	15	7	17	9	5	8	11	11	15	8	10	10	5
The price increased when you renewed your insurance contract but, in your view, your risk situation had not changed	27	25	30	18	11	18	26	34	37	34	35	25	28	22	35	34	21	29	20	22	25	34	28	43	31	25	13	11
Your current provider offered you a lower price after you communicated your intention to cancel your contract	9	7	8	10	6	6	10	15	17	12	8	9	14	5	9	9	2	8	4	7	7	14	14	11	6	10	6	5
<i>None of these</i>	50	57	45	56	70	66	51	37	31	40	42	48	42	55	39	39	62	44	64	63	57	33	47	29	50	50	67	72
<i>Don't know/Prefer not to answer</i>	7	6	5	4	7	6	8	2	6	5	9	5	8	10	7	8	11	5	6	6	6	10	3	7	6	8	5	7

# Q8\_2

Based on your experience with the following insurance policies, have you encountered any of the following situations?  
Household insurance [MULTIPLE ANSWERS]



## Occupation (%)

Occupation	Category 1	Category 2	Category 3	Category 4	Category 5
Self-employed	15	31	14	42	4
Employee (white-collar)	12	32	11	45	5
Manual worker	8	28	13	46	7
Retired	4	27	6	58	5
Other not working	7	28	8	53	7



## Gender (%)

Gender	Category 1	Category 2	Category 3	Category 4	Category 5
Male	9	32	10	47	5
Female	8	26	8	53	6



## Age (%)

Age Group	Category 1	Category 2	Category 3	Category 4	Category 5
18-24	19	32	17	32	7
25-39	14	32	14	41	5
40-54	9	31	10	47	6
55+	5	27	6	57	5



## Education (%)

Education Level	Category 1	Category 2	Category 3	Category 4	Category 5
Low	9	28	8	49	7
Medium	7	28	9	52	6
High	10	32	10	48	5



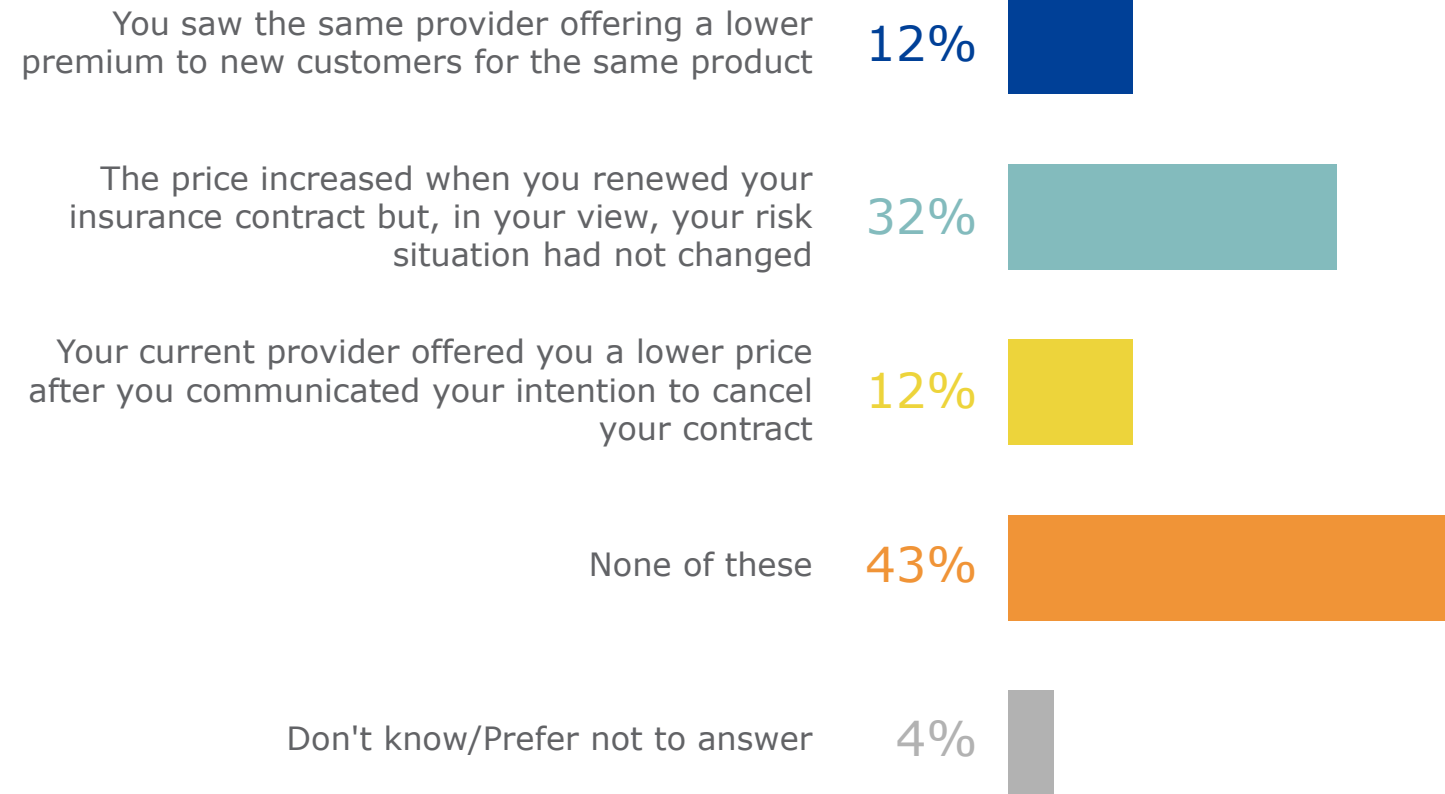
# Q8\_2

Based on your experience with the following insurance policies, have you encountered any of the following situations?  
Household insurance [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 saw the same provider offering a lower premium to new customers for the same product	9	5	12	13	6	7	9	22	15	9	9	11	9	5	7	10	9	15	7	5	6	10	8	10	8	10	8	7
The price increased when you renewed your insurance contract but, in your view, your risk situation had not changed	29	28	37	23	9	17	31	39	30	36	39	32	24	25	38	49	20	41	23	14	24	43	28	49	39	29	16	15
Your current provider offered you a lower price after you communicated your intention to cancel your contract	9	5	13	9	7	7	8	27	15	16	7	9	9	7	8	5	2	6	2	5	8	13	13	8	9	8	7	6
None of these	50	57	40	54	73	67	47	26	40	39	43	48	53	53	41	31	62	38	63	69	61	30	49	29	42	48	66	67
Don't know/Prefer not to answer	5	6	2	3	6	4	8	2	4	4	6	3	7	12	9	9	9	4	8	8	4	7	4	7	5	6	5	8

# Q8\_3

Based on your experience with the following insurance policies, have you encountered any of the following situations?  
*Car or motor insurance (other than mandatory third party liability) [MULTIPLE ANSWERS]*



## Occupation (%)

Self-employed	16	36	18	35	3
Employee (white-collar)	16	35	14	37	4
Manual worker	13	33	14	39	5
Retired	6	29	7	55	4
Other not working	12	27	13	45	5



## Gender (%)

Male	13	36	13	39	4
Female	11	28	11	47	5



## Age (%)

18-24	17	33	24	28	6
25-39	19	37	16	32	4
40-54	13	34	13	40	5
55+	8	29	9	52	4



## Education (%)

Low	13	32	13	42	5
Medium	11	31	11	45	4
High	13	34	13	42	4

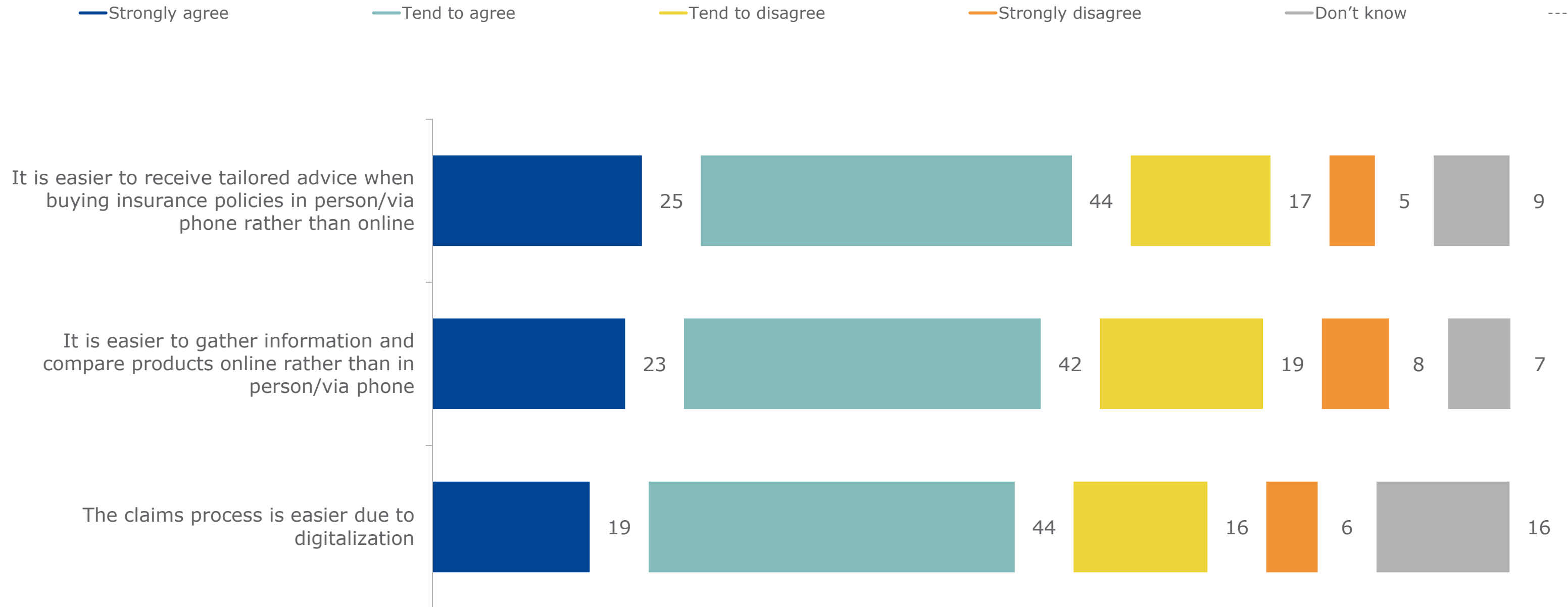




# Q8\_3

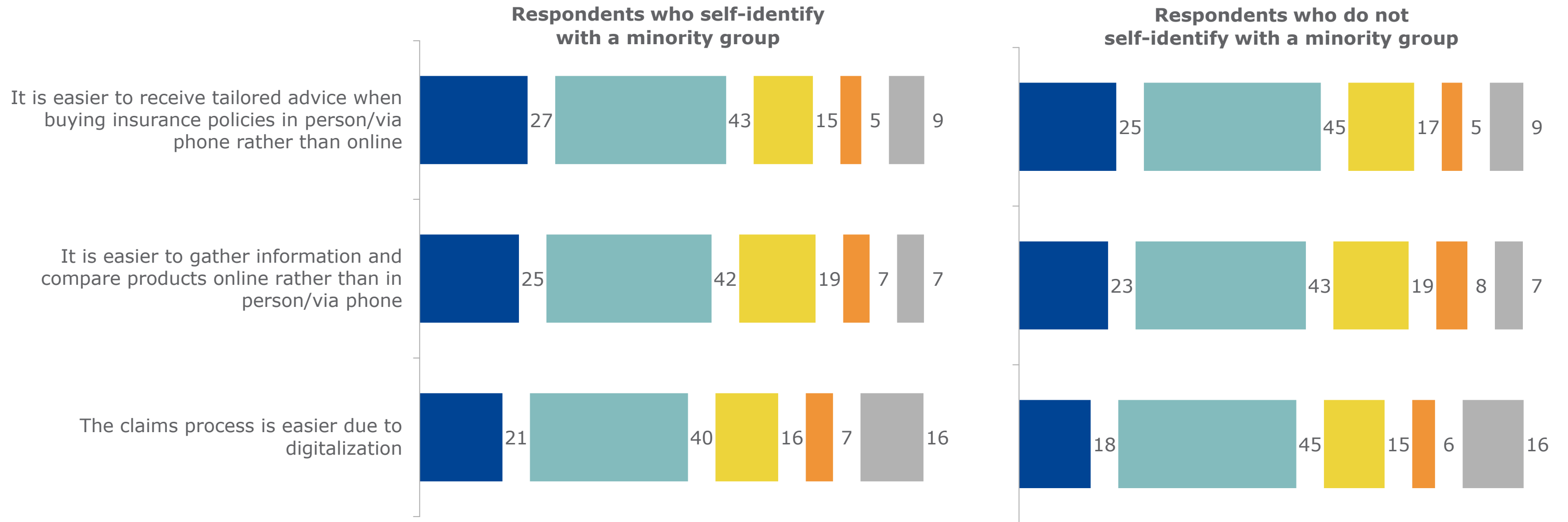
Based on your experience with the following insurance policies, have you encountered any of the following situations?  
*Car or motor insurance (other than mandatory third party liability) [MULTIPLE ANSWERS]*

	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 saw the same provider offering a lower premium to new customers for the same product	12	10	15	23	8	10	10	25	17	13	10	14	16	12	12	20	12	27	7	6	7	14	12	12	10	15	13	7
The price increased when you renewed your insurance contract but, in your view, your risk situation had not changed	32	28	41	25	12	25	37	35	34	39	40	43	30	33	44	48	21	38	43	19	26	36	31	57	43	35	16	17
Your current provider offered you a lower price after you communicated your intention to cancel your contract	12	7	9	15	9	11	8	35	12	19	8	13	12	5	12	12	4	11	6	8	9	21	17	7	10	13	9	8
<i>None of these</i>	43	50	30	38	67	55	42	23	38	33	42	30	40	48	29	21	57	27	39	64	57	24	40	24	36	38	62	63
<i>Don't know/Prefer not to answer</i>	4	6	6	3	6	4	7	1	2	3	5	3	6	5	5	6	7	4	7	6	4	8	2	3	4	4	4	7





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



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

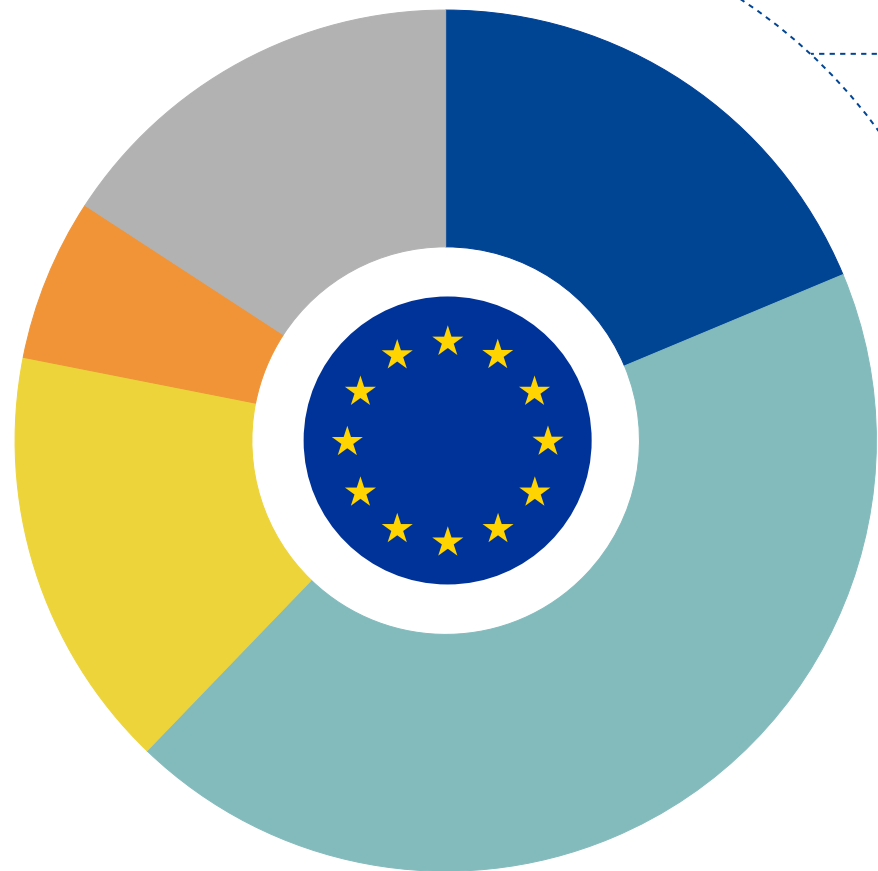
(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q9\_1

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*The claims process is easier due to digitalization*

## EU27 average



- **19%** Strongly agree
- **44%** Tend to agree
- **16%** Tend to disagree
- **6%** Strongly disagree
- **16%** Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	22	42	16	8	12
Employee (white-collar)	23	46	15	5	10
Manual worker	20	43	18	6	13
Retired	13	43	17	6	21
Other not working	17	39	16	6	22



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	20	46	15	6	13
Female	18	42	17	6	18



## Age (%)

Age	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	21	40	19	7	14
25-39	26	42	15	6	11
40-54	21	44	15	5	15
55+	13	45	16	7	19



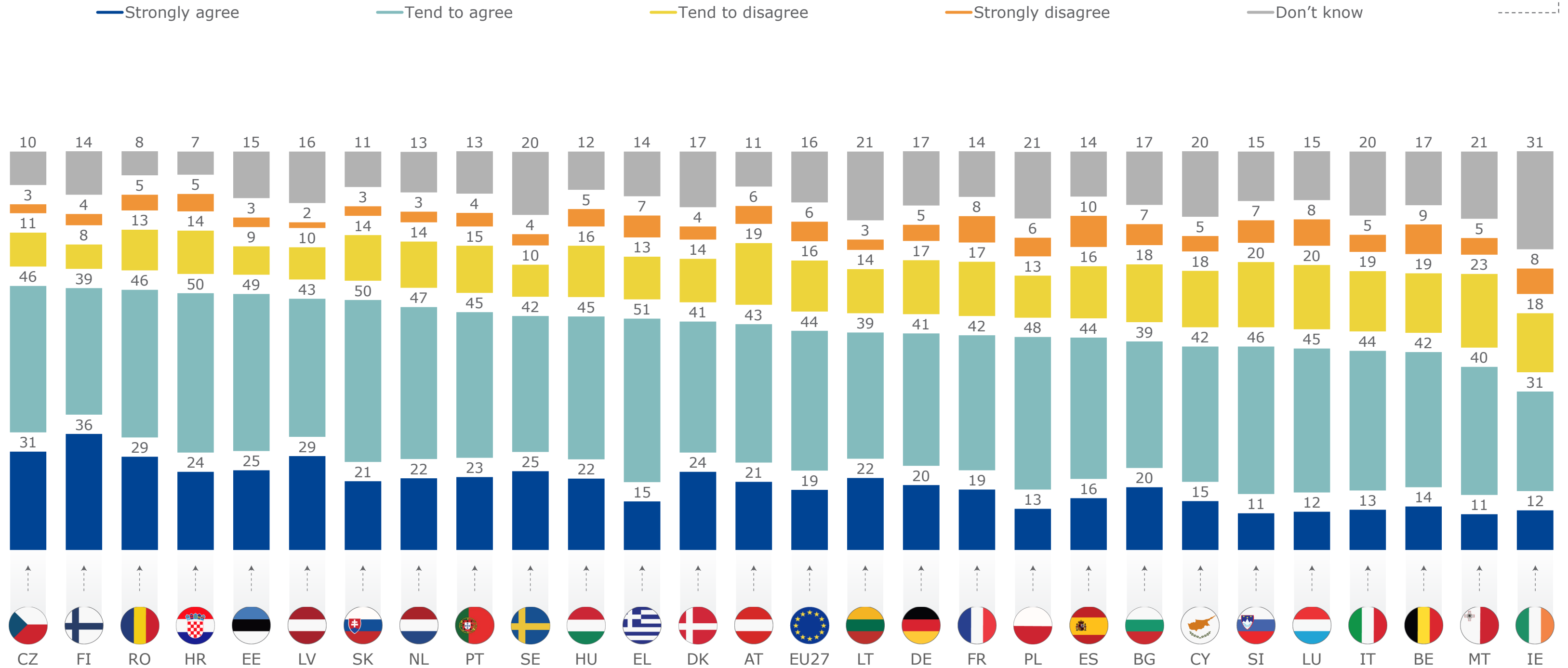
## Education (%)

Education	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	17	42	16	8	17
Medium	18	43	16	6	17
High	21	46	15	5	14



# Q9\_1

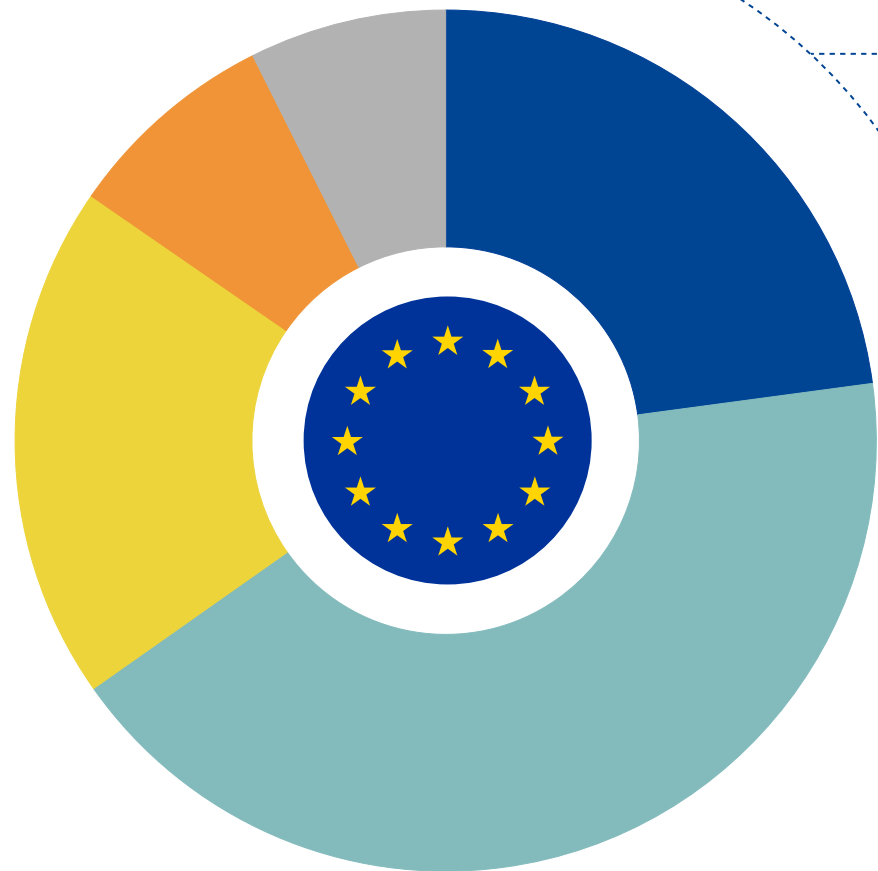
Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*The claims process is easier due to digitalization*



# Q9\_2

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*It is easier to gather information and compare products online rather than in person/via phone*

## EU27 average



- **23%** Strongly agree
- **42%** Tend to agree
- **19%** Tend to disagree
- **8%** Strongly disagree
- **7%** Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	27	39	21	8	6
Employee (white-collar)	27	44	18	6	5
Manual worker	26	42	18	7	7
Retired	16	42	22	10	10
Other not working	23	42	18	9	9



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	25	44	19	7	6
Female	21	41	20	9	9



## Age (%)

Age	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	29	42	17	7	6
25-39	30	42	16	7	5
40-54	25	43	18	8	7
55+	17	42	22	9	9



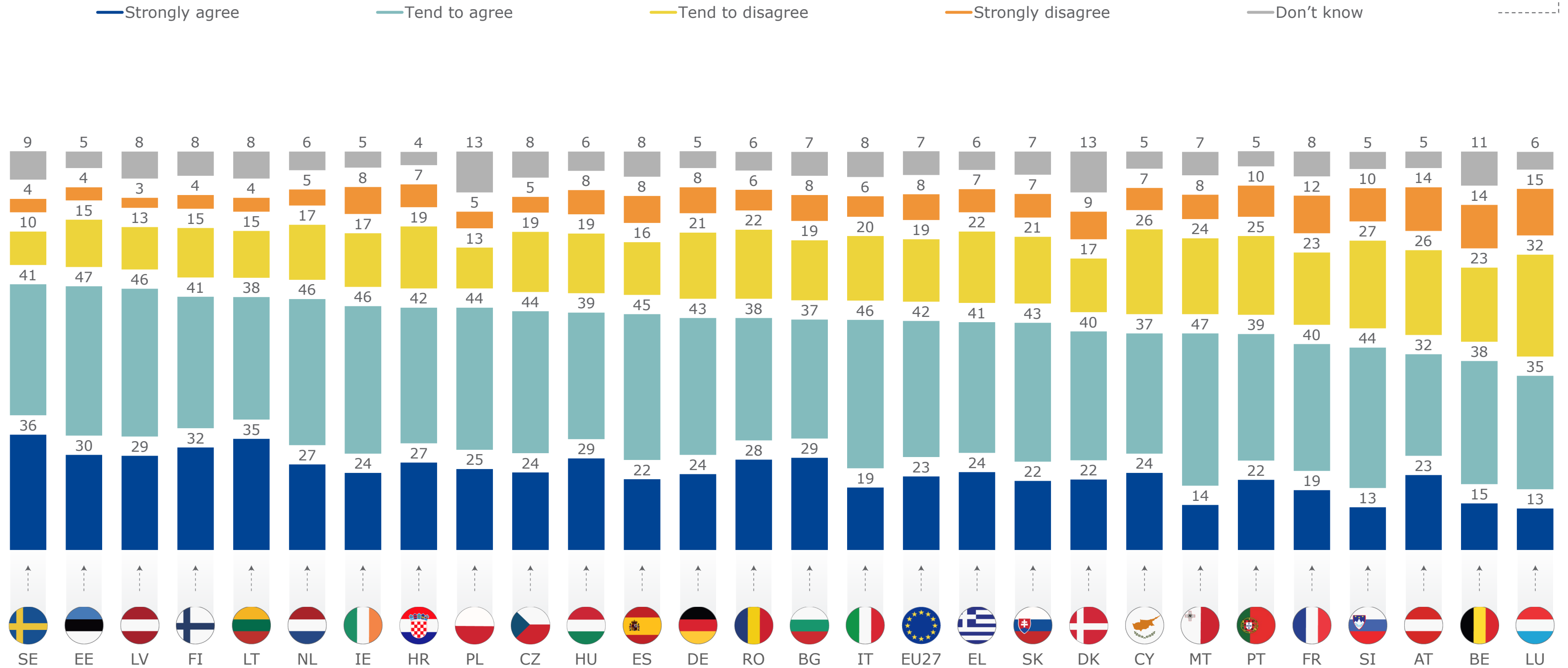
## Education (%)

Education	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	23	40	21	9	8
Medium	22	42	20	9	8
High	25	45	17	6	6



# Q9\_2

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*It is easier to gather information and compare products online rather than in person/via phone*

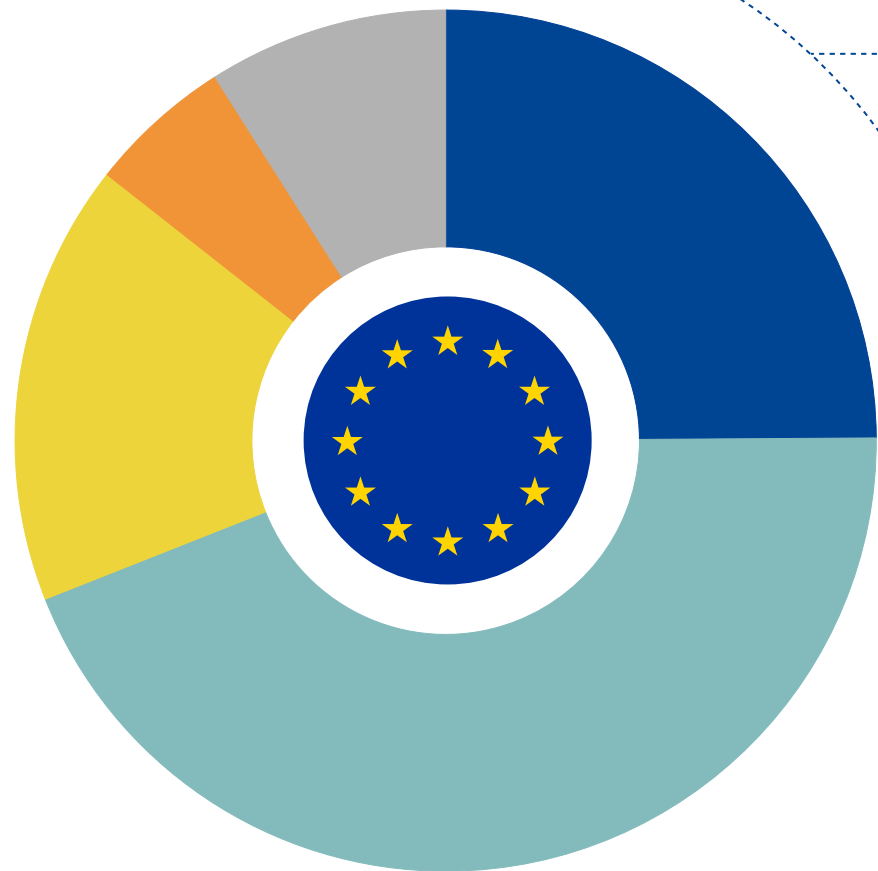




# Q9\_3

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*

## EU27 average



- **25%** Strongly agree
- **44%** Tend to agree
- **17%** Tend to disagree
- **5%** Strongly disagree
- **9%** Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	27	39	19	7	8
Employee (white-collar)	25	44	18	6	7
Manual worker	25	41	18	5	11
Retired	28	45	14	4	9
Other not working	20	48	16	5	11



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	23	44	18	6	8
Female	27	44	15	5	10



## Age (%)

Age	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	23	44	19	6	9
25-39	24	44	18	6	8
40-54	23	44	18	7	10
55+	27	45	14	4	9



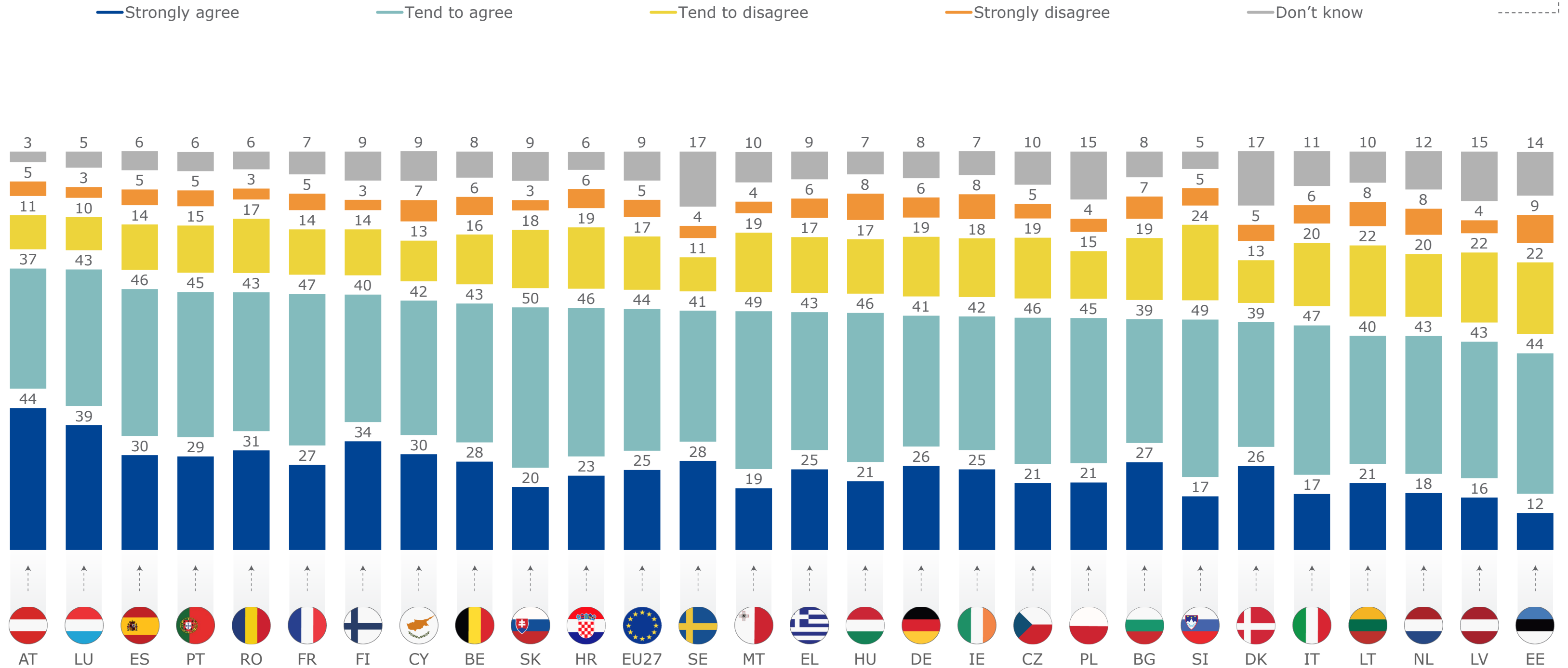
## Education (%)

Education	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	27	42	17	5	9
Medium	25	44	16	5	9
High	24	45	17	6	8



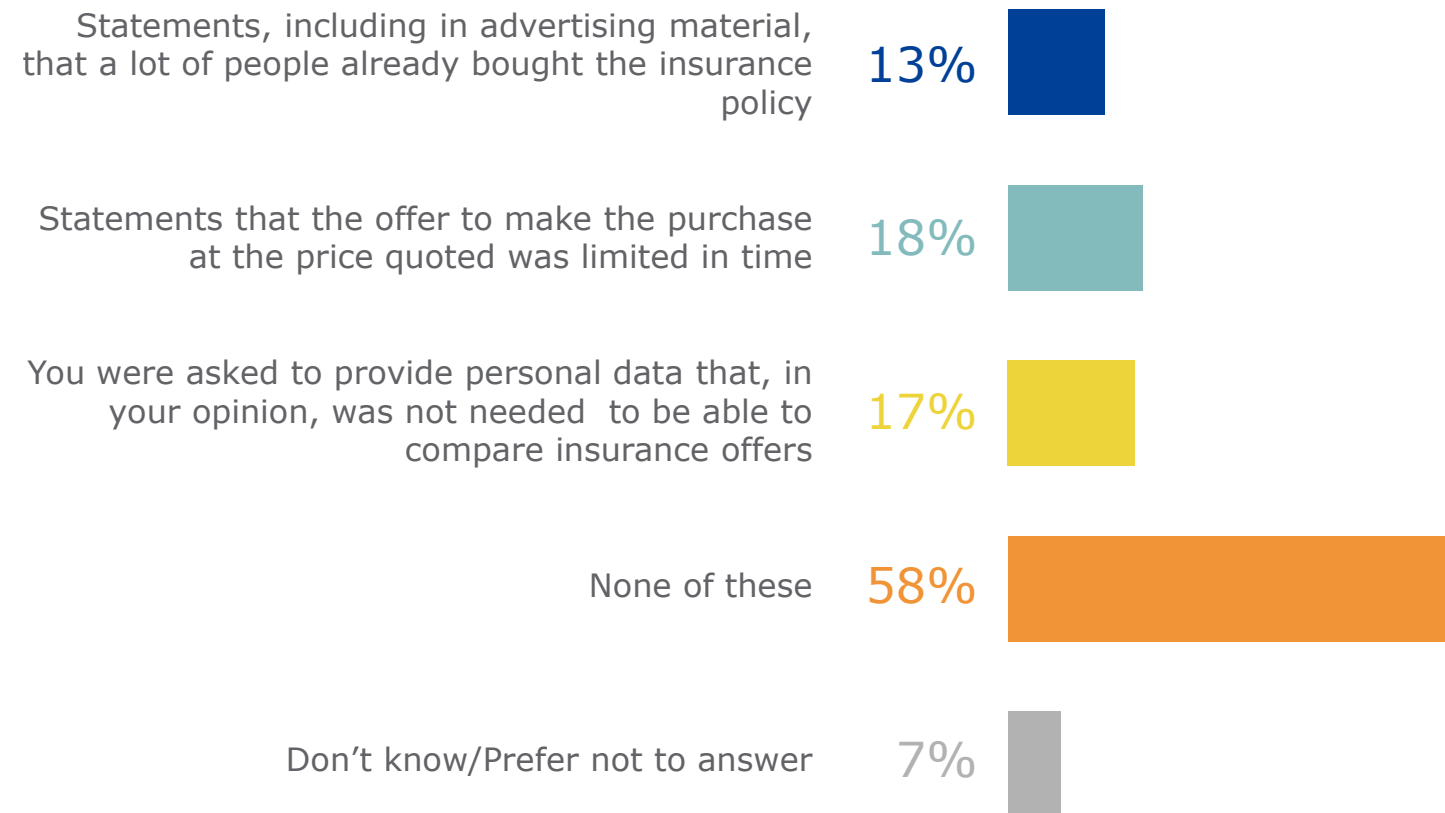
# Q9\_3

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*



# Q10

Have you encountered any of the following when purchasing insurance online? [MULTIPLE ANSWERS]



## Occupation (%)

Self-employed	20	25	25	42	8
Employee (white-collar)	16	23	21	50	5
Manual worker	17	19	20	48	7
Retired	5	9	8	75	7
Other not working	12	16	15	59	8



## Gender (%)

Male	14	20	19	56	6
Female	11	16	15	60	8



## Age (%)

18-24	24	27	25	33	8
25-39	21	25	25	42	6
40-54	12	19	18	56	7
55+	6	11	9	73	7



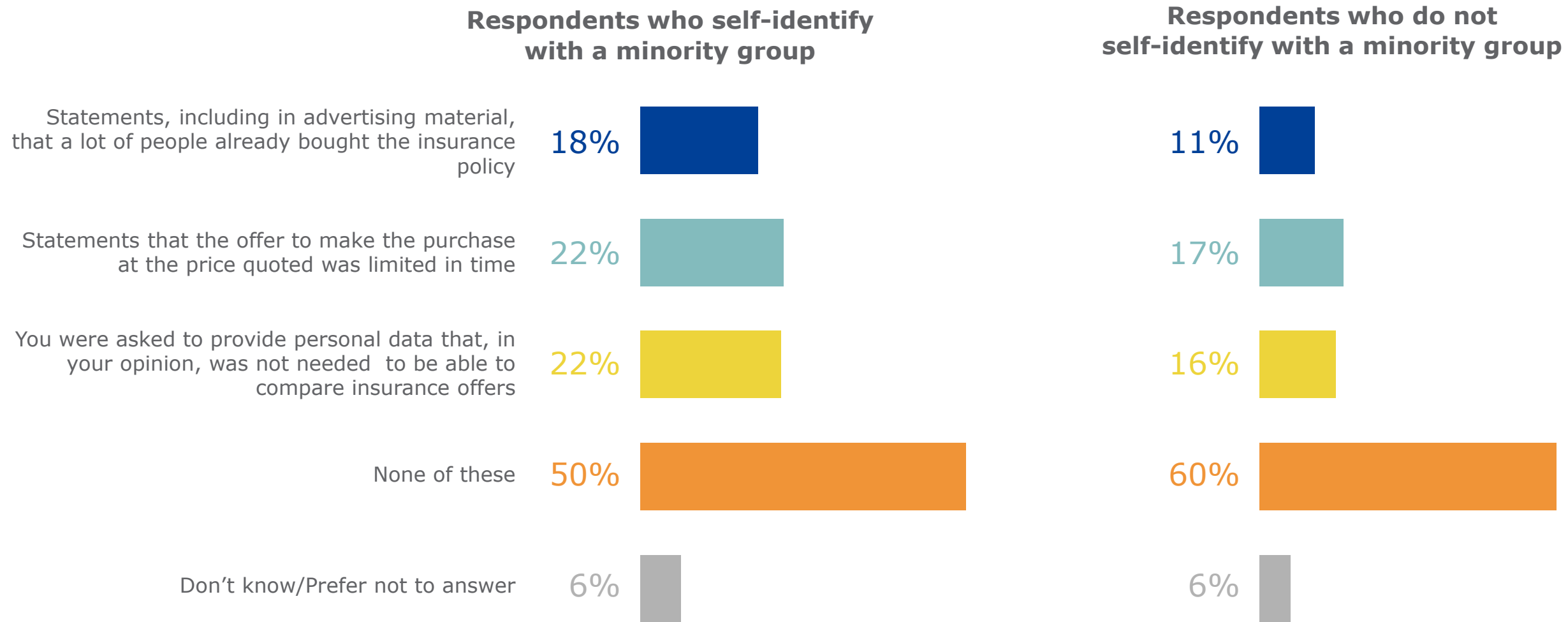
## Education (%)

Low	11	17	15	58	9
Medium	12	16	15	60	7
High	15	20	20	55	6



# Q10

Have you encountered any of the following when purchasing insurance online? [MULTIPLE ANSWERS]



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q10

Have you encountered any of the following when purchasing insurance online? [MULTIPLE ANSWERS]

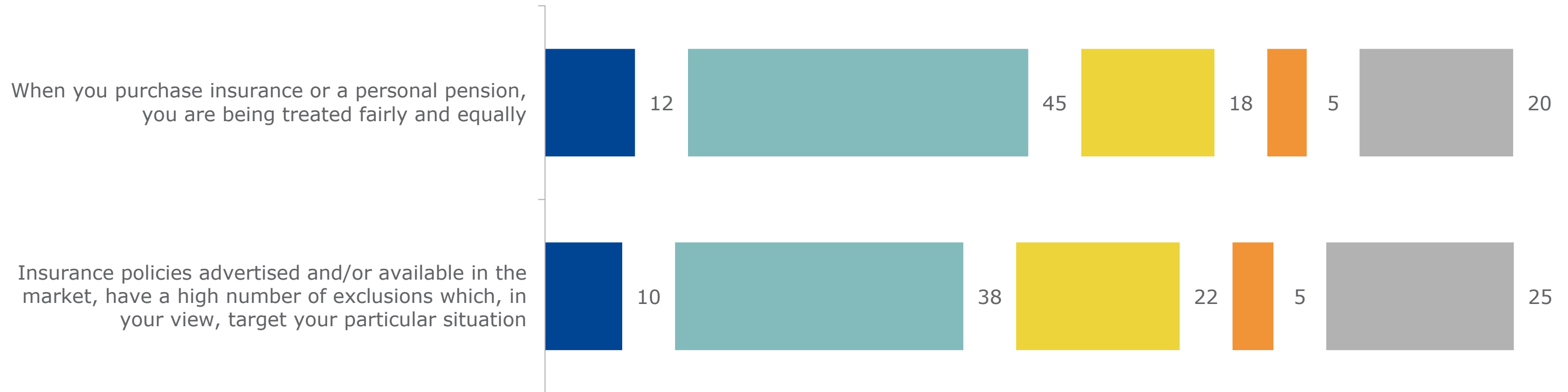
	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
Statements, including in advertising material, that a lot of people already bought the insurance policy	13	7	19	20	9	13	17	18	14	15	8	18	13	12	13	18	7	16	10	10	11	11	8	16	13	21	15	13
Statements that the offer to make the purchase at the price quoted was limited in time	18	13	20	26	16	14	18	34	19	24	15	21	21	11	20	23	8	10	14	10	14	14	16	23	16	19	24	18
You were asked to provide personal data that, in your opinion, was not needed to be able to compare insurance offers	17	12	15	20	15	14	11	27	20	20	15	18	18	11	13	18	10	17	17	13	16	18	17	19	12	16	14	19
None of these	58	65	49	47	60	66	60	38	53	52	64	49	50	61	51	47	69	56	59	69	62	60	60	48	63	52	52	52
Don't know/Prefer not to answer	7	10	10	5	9	5	8	6	6	5	7	7	10	11	11	10	12	8	11	7	6	6	6	7	8	7	9	14

# 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?



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



# Q11

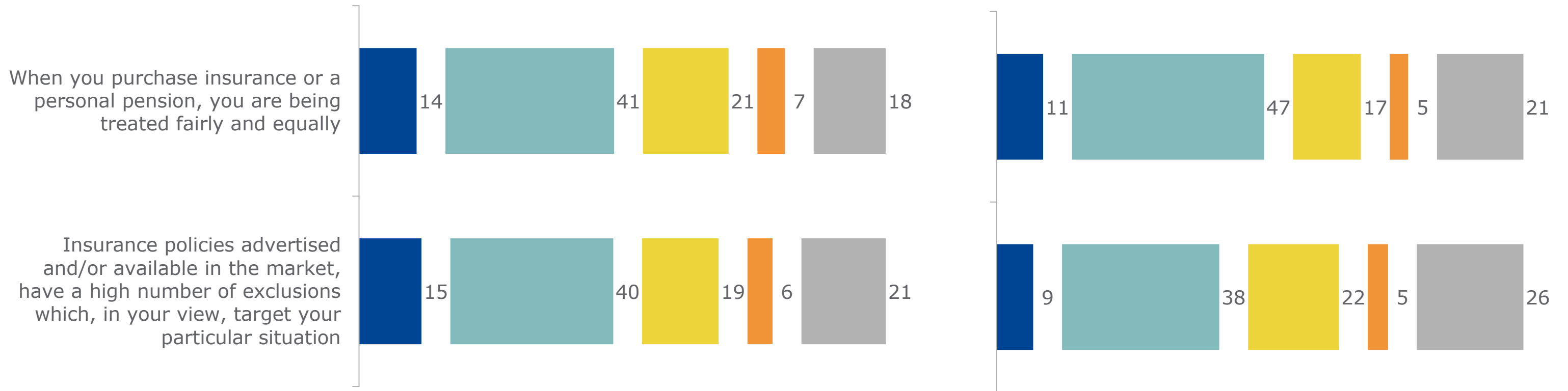
Considering your personal characteristics (e.g. age, gender, nationality, health status) and experiences, to what extent do you agree or disagree with the following statement?



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

**Respondents who self-identify with a minority group**

**Respondents who do not self-identify with a minority group**



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

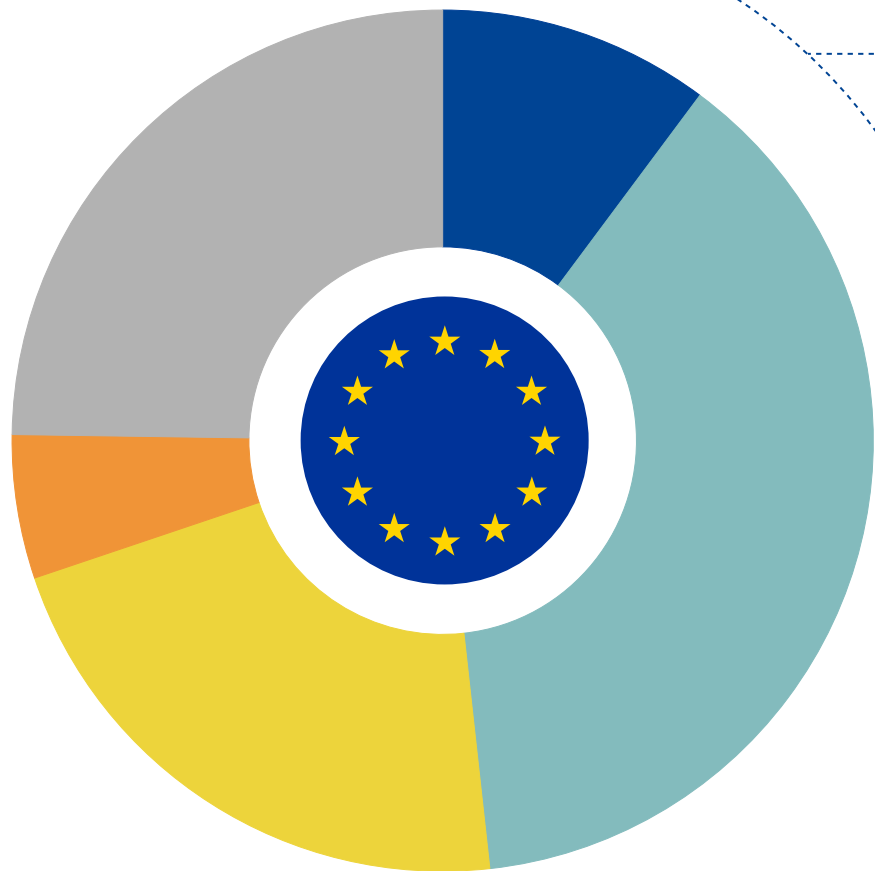
Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q11\_1

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

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

## EU27 average



- **10%** Strongly agree
- **38%** Tend to agree
- **22%** Tend to disagree
- **5%** Strongly disagree
- **25%** Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	16	38	22	5	19
Employee (white-collar)	12	40	25	5	18
Manual worker	12	37	23	6	22
Retired	8	38	20	5	30
Other not working	8	36	18	6	33



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	11	40	22	5	21
Female	9	36	21	5	28



## Age (%)

Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	12	38	23	7	21
25-39	13	39	22	6	20
40-54	11	38	22	6	23
55+	8	38	21	4	29



## Education (%)

Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	11	38	20	6	25
Medium	9	38	22	5	26
High	11	39	22	6	23

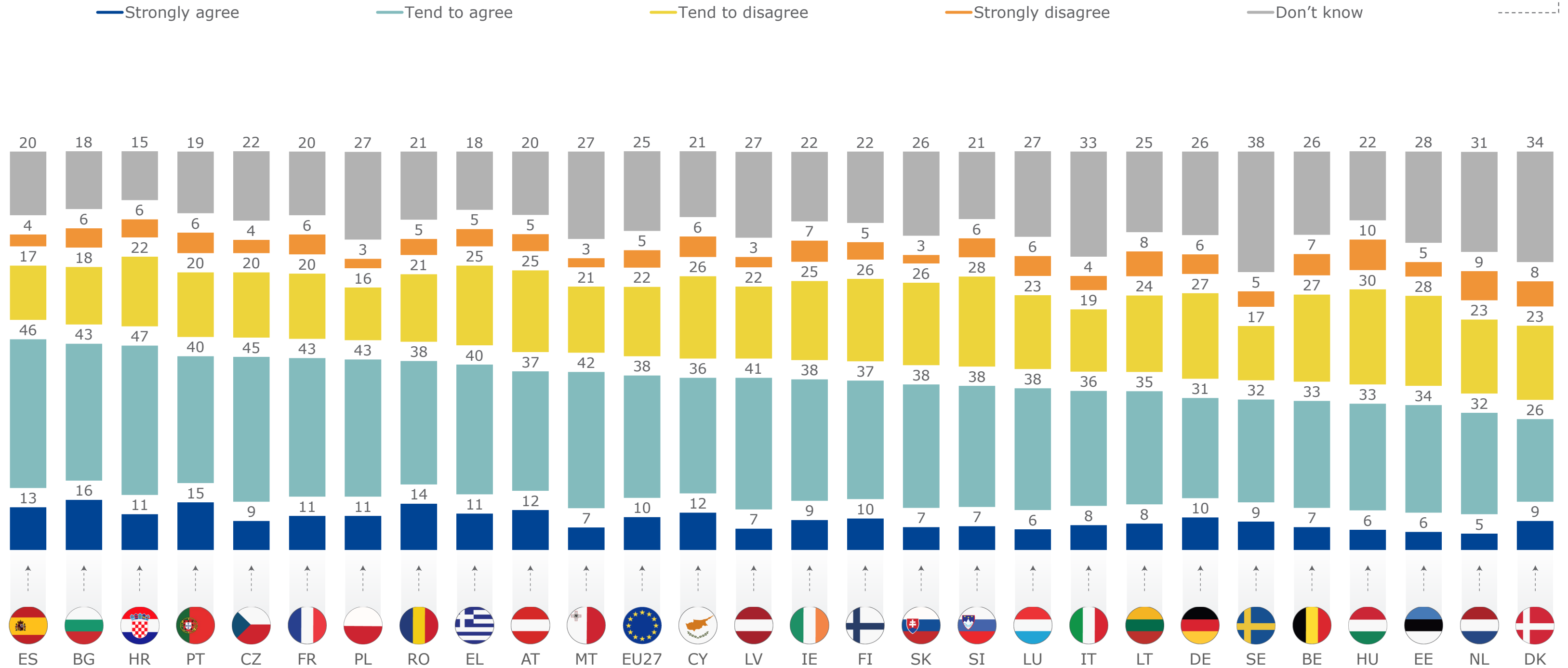




Q11\_1

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

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

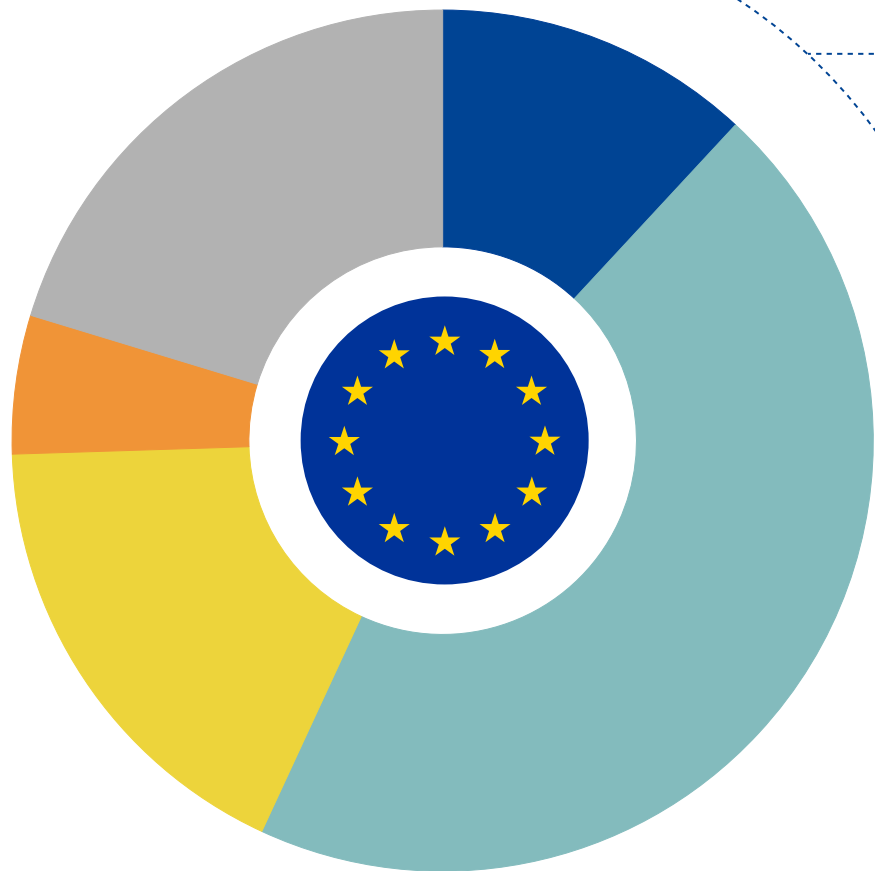


# Q11\_2

Considering your personal characteristics (e.g. age, gender, nationality) 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*

## EU27 average



- **12%** Strongly agree
- **45%** Tend to agree
- **18%** Tend to disagree
- **5%** Strongly disagree
- **20%** Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	16	42	19	7	16
Employee (white-collar)	14	48	19	5	15
Manual worker	14	46	17	6	16
Retired	10	44	16	4	26
Other not working	9	43	17	6	25



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	13	46	18	6	17
Female	11	44	17	5	23



## Age (%)

Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	13	41	23	8	15
25-39	15	45	19	6	16
40-54	12	47	18	5	19
55+	10	45	16	5	25



## Education (%)

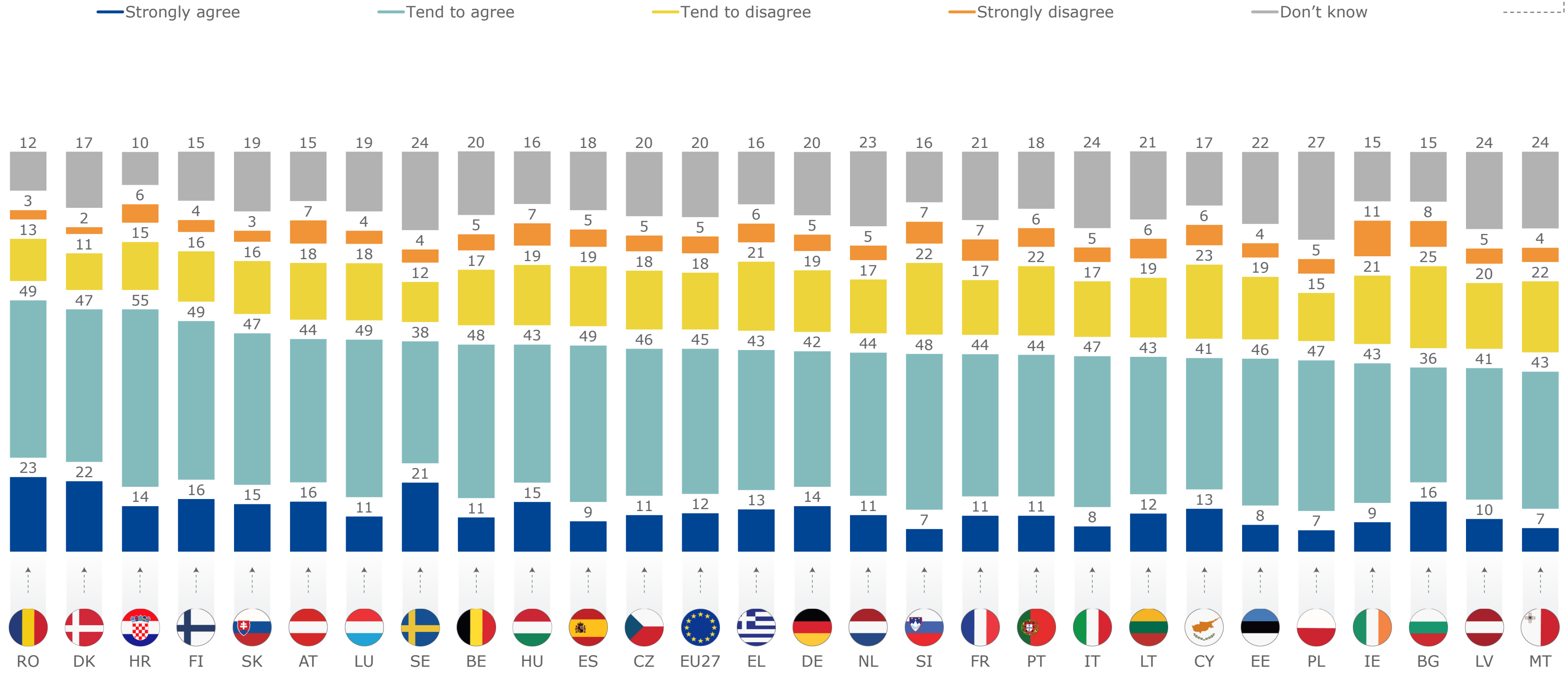
Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	12	44	16	6	22
Medium	12	45	18	5	20
High	12	45	19	5	19



# Q11\_2

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

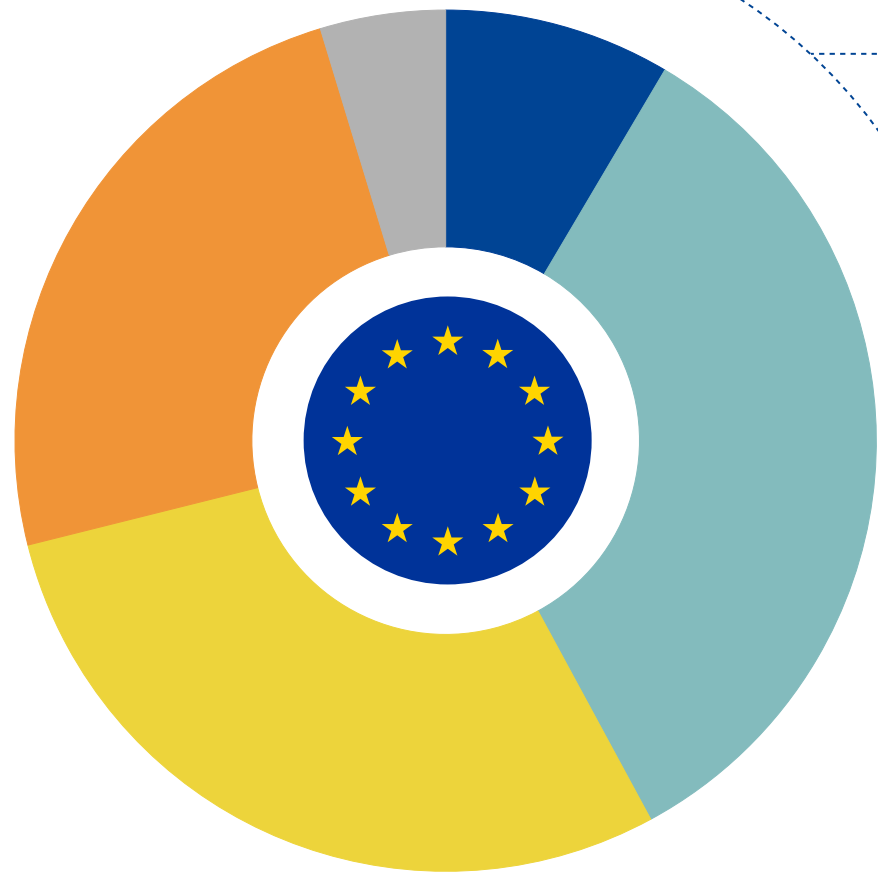
*When you purchase insurance or a personal pension, you are being treated fairly and equally*



# Q12

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

## EU27 average



9% Very confident

34% Somewhat confident

29% Rather not confident

24% Not at all confident

5% Don't know/Prefer not to answer

## Occupation (%)

Self-employed	18	31	27	22	3
Employee (white-collar)	9	37	29	21	4
Manual worker	6	31	29	27	7
Retired	8	38	29	22	3
Other not working	5	23	30	34	7



## Gender (%)

Male	10	37	28	20	5
Female	7	30	30	28	5



## Age (%)

18-24	11	34	29	18	9
25-39	11	31	29	25	4
40-54	6	31	29	29	5
55+	8	37	29	22	4



## Education (%)

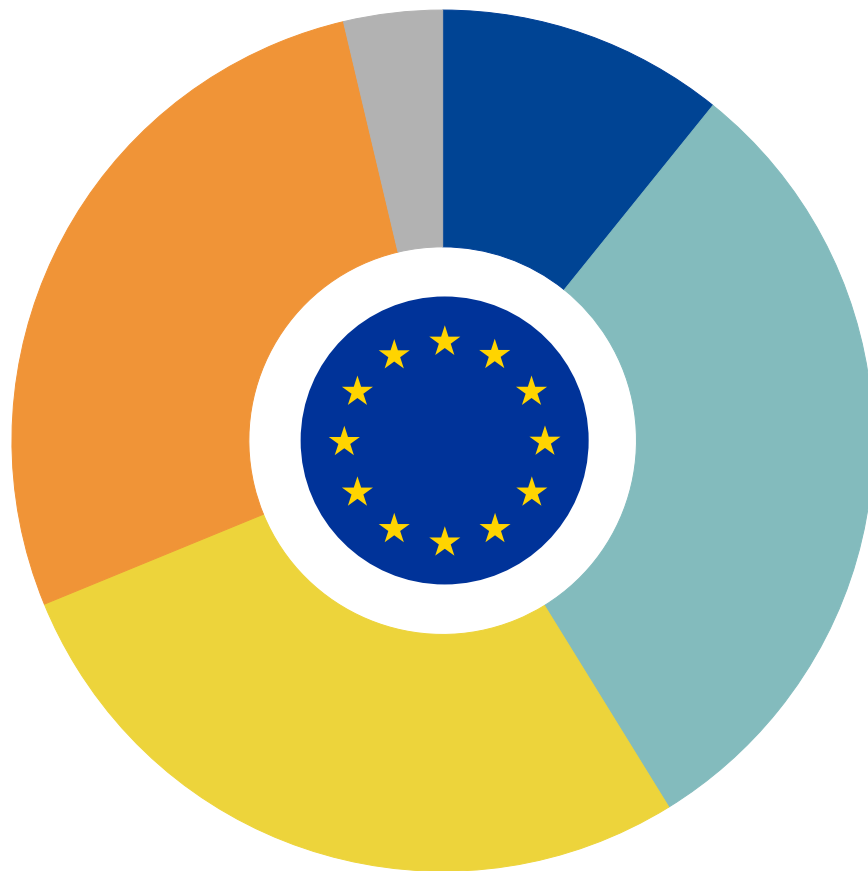
Low	8	32	31	24	6
Medium	7	32	30	27	5
High	12	37	27	20	4



# Q12

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

**Respondents who self-identify with a minority group**



**Respondents who do not self-identify with a minority group**



11%	Very confident	8%
30%	Somewhat confident	35%
28%	Rather not confident	30%
28%	Not at all confident	23%
4%	Don't know/Prefer not to answer	4%

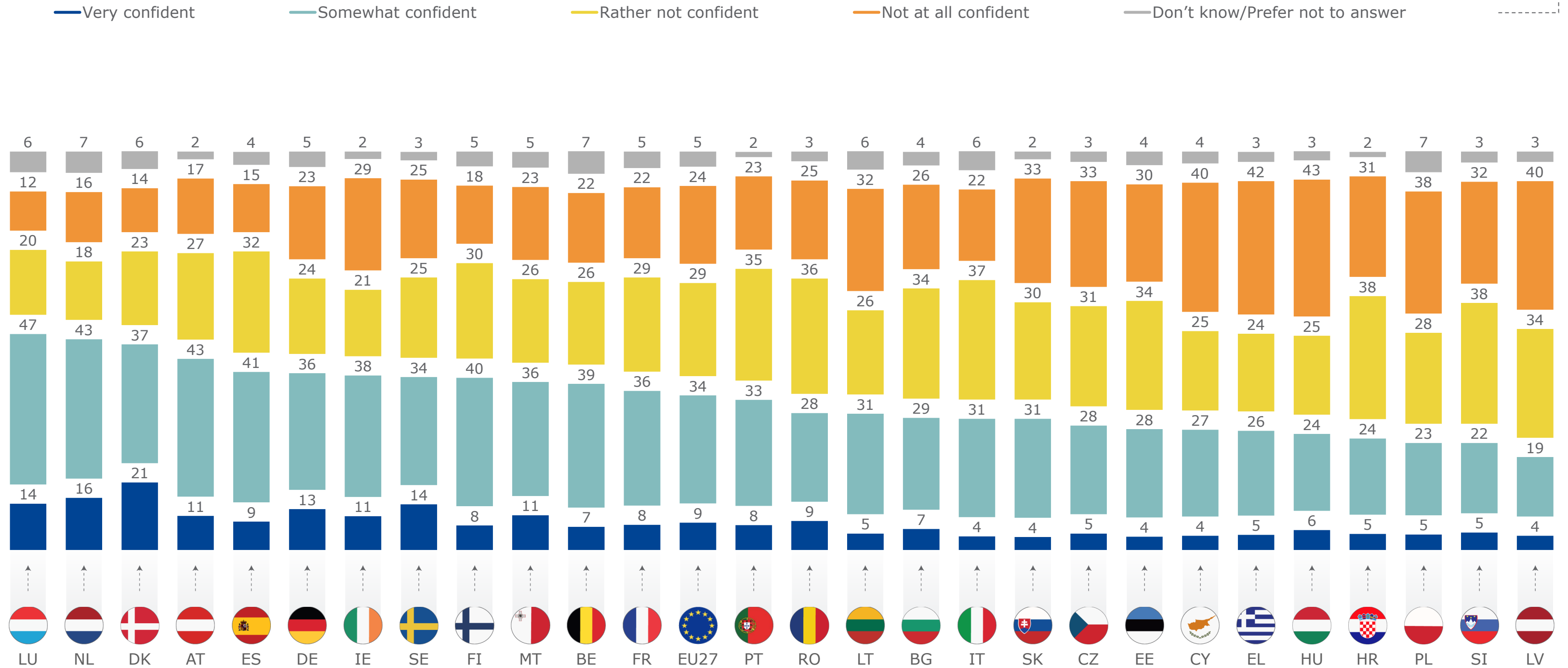
Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q12

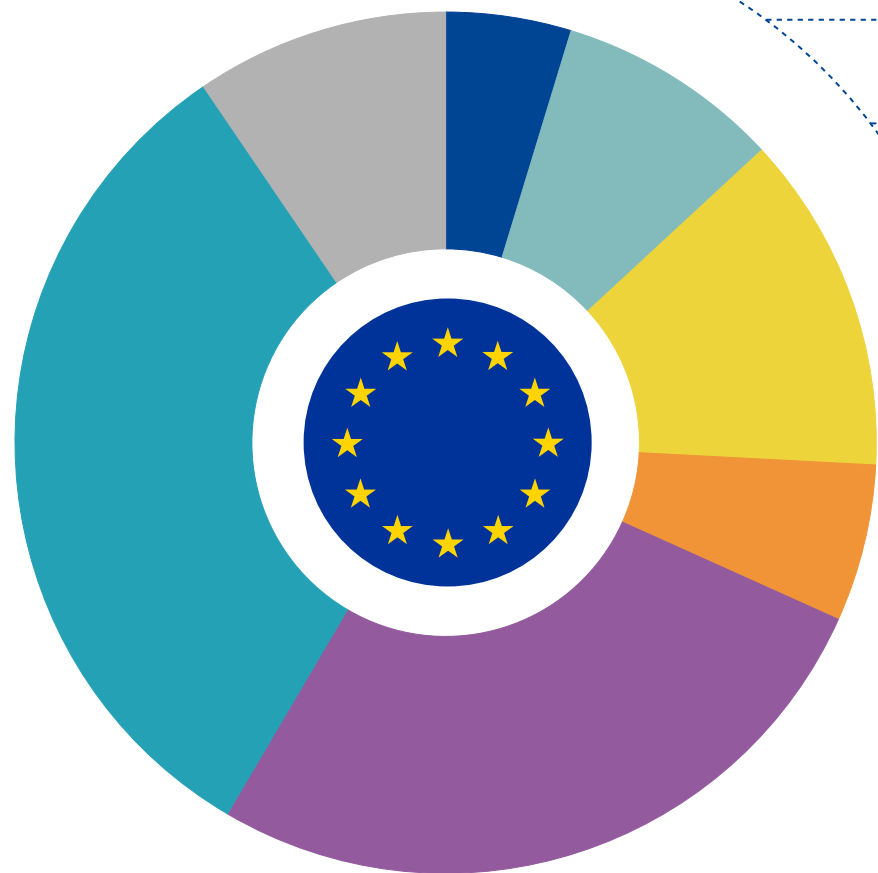
Overall, how confident are you that you will have enough money to live comfortably throughout your retirement years?



# Q13

The following questions are about the sustainability features of insurance or pensions products. Have you seen or heard anything about sustainable (or “green”) insurance or pension products?

## EU27 average



- **5%** Yes, I have bought this type of product, but I was not given documentation on sustainability features
- **8%** Yes, I have bought such a product and I was given documentation on sustainability features
- **13%** Yes, I would consider buying such a product, but I have not yet done so
- **6%** Yes, but I would not buy this type of product
- **27%** No, but I would like to know more
- **32%** No, and I am not interested
- **10%** Don't know

## Occupation (%)

Occupation	5%	8%	13%	6%	27%	32%	10%
Self-employed	10	14	14	8	23	22	9
Employee (white-collar)	6	12	16	6	27	24	8
Manual worker	7	13	13	5	23	30	10
Retired	23	8	6	24	47	10	
Other not working	3	6	12	5	32	31	11



## Gender (%)

Gender	5%	8%	13%	6%	27%	32%	10%
Male	6	10	14	6	25	31	8
Female	4	7	11	6	28	33	11



## Age (%)

Age Group	5%	8%	13%	6%	27%	32%	10%
18-24	10	16	18	6	27	18	7
25-39	8	13	17	6	28	21	8
40-54	4	9	13	6	29	28	10
55+	2	9	6	25	44	11	



## Education (%)

Education Level	5%	8%	13%	6%	27%	32%	10%
Low	6	9	10	5	23	36	12
Medium	4	8	12	6	27	34	10
High	6	9	16	6	29	26	8



# Q13

The following questions are about the sustainability features of insurance or pensions products. Have you seen or heard anything about sustainable (or “green”) insurance or pension products?

**Respondents who self-identify with a minority group**



9%	Yes, I have bought this type of product, but I was not given documentation on sustainability features
11%	Yes, I have bought such a product and I was given documentation on sustainability features
13%	Yes, I would consider buying such a product, but I have not yet done so
6%	Yes, but I would not buy this type of product
25%	No, but I would like to know more
28%	No, and I am not interested
8%	Don't know

**Respondents who do not self-identify with a minority group**



4%	Yes, I have bought this type of product, but I was not given documentation on sustainability features
8%	Yes, I have bought such a product and I was given documentation on sustainability features
13%	Yes, I would consider buying such a product, but I have not yet done so
6%	Yes, but I would not buy this type of product
28%	No, but I would like to know more
33%	No, and I am not interested
9%	Don't know

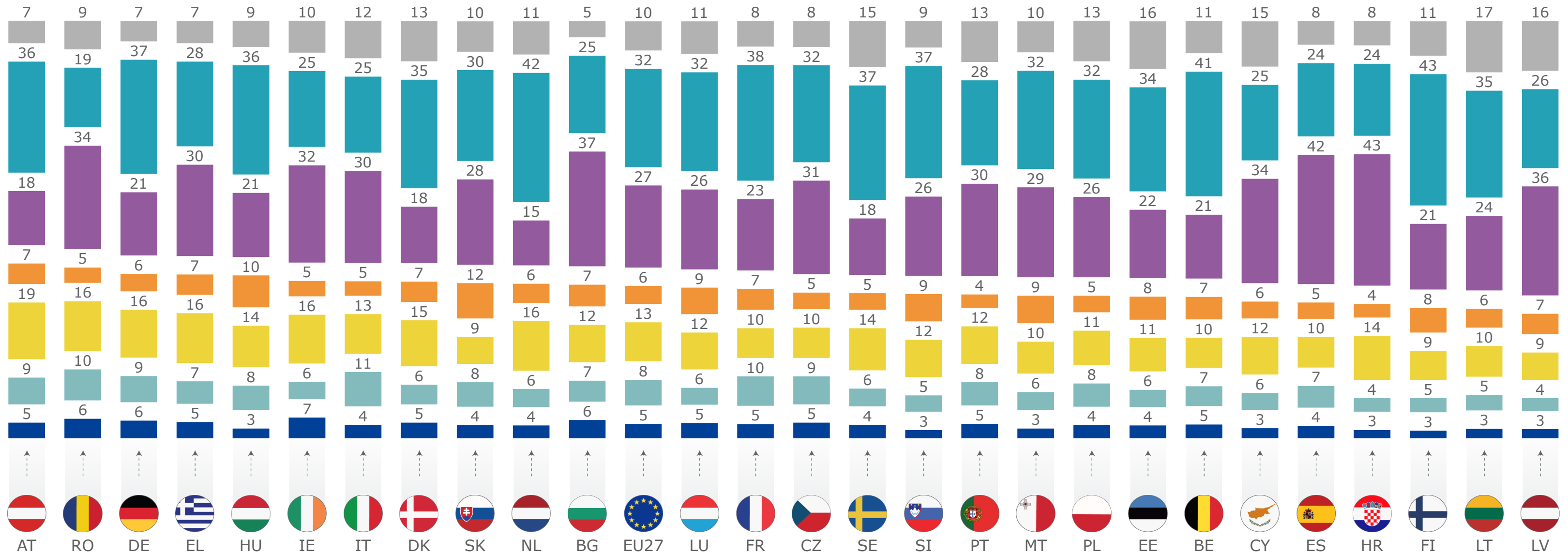


# Q13

The following questions are about the sustainability features of insurance or pensions products. Have you seen or heard anything about sustainable (or "green") insurance or pension products?



- Yes, I have bought this type of product, but I was not given documentation on sustainability features
- Yes, I have bought such a product and I was given documentation on sustainability features
- Yes, I would consider buying such a product, but I have not yet done so
- Yes, but I would not buy this type of product
- No, but I would like to know more
- No, and I am not interested
- Don't know

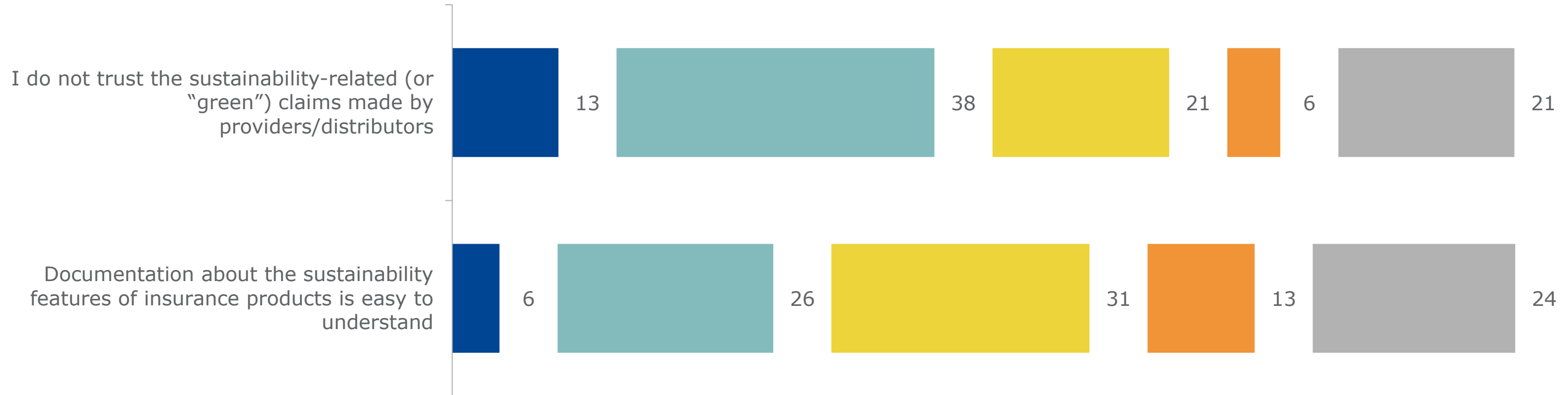


# Q14

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



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



# Q14

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



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



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

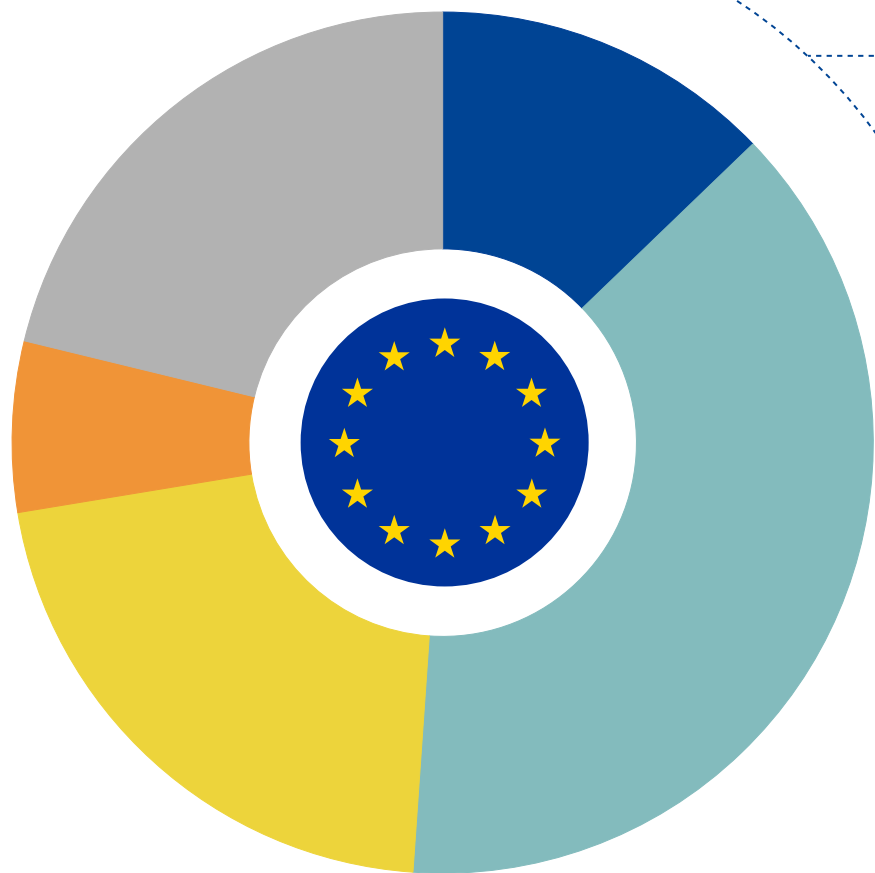
Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q14\_1

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*

## EU27 average



- **13%** Strongly agree
- **38%** Tend to agree
- **21%** Tend to disagree
- **6%** Strongly disagree
- **21%** Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	19	37	21	7	15
Employee (white-collar)	12	39	24	7	18
Manual worker	12	34	25	9	20
Retired	13	41	17	5	25
Other not working	12	36	21	6	26



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	15	39	22	7	17
Female	11	38	21	6	25



## Age (%)

Age	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	12	38	23	9	19
25-39	13	37	25	7	19
40-54	13	37	23	7	21
55+	13	40	18	5	24



## Education (%)

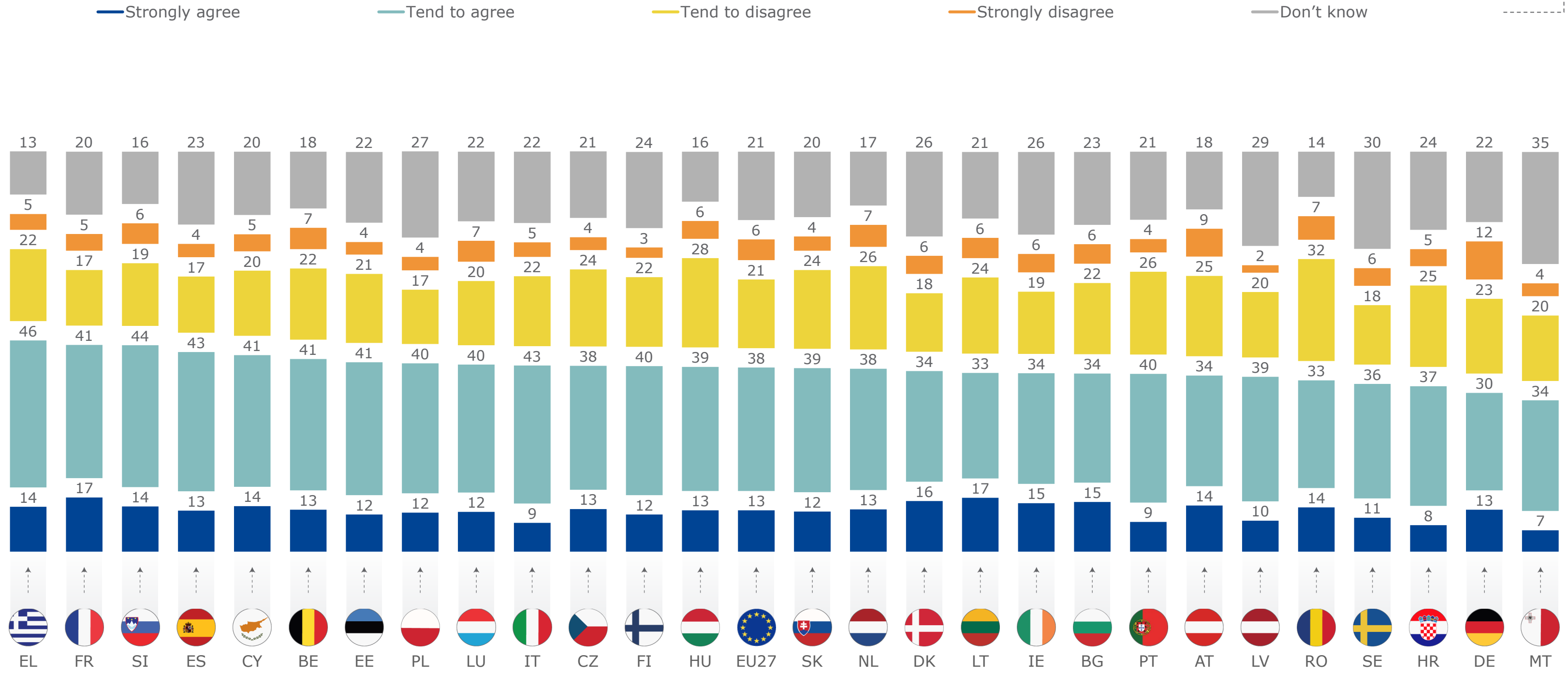
Education	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	13	37	21	6	23
Medium	12	39	21	6	22
High	14	39	22	6	19



# Q14\_1

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*

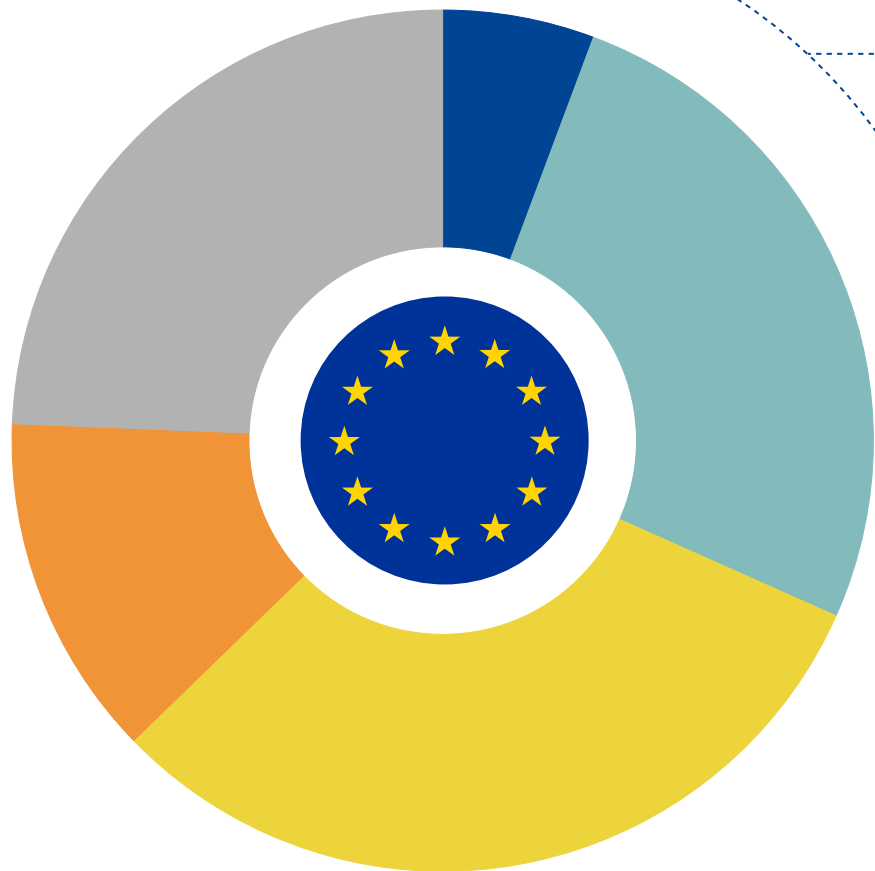


# Q14\_2

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

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

## EU27 average



- 6% Strongly agree
- 26% Tend to agree
- 31% Tend to disagree
- 13% Strongly disagree
- 24% Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	12	27	27	14	20
Employee (white-collar)	7	30	31	12	20
Manual worker	8	28	26	14	24
Retired	3	21	34	13	29
Other not working	5	25	30	13	27



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	6	28	31	14	21
Female	5	25	31	12	27



## Age (%)

Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	10	32	29	10	19
25-39	9	31	30	11	19
40-54	6	28	30	13	24
55+	3	21	33	14	29



## Education (%)

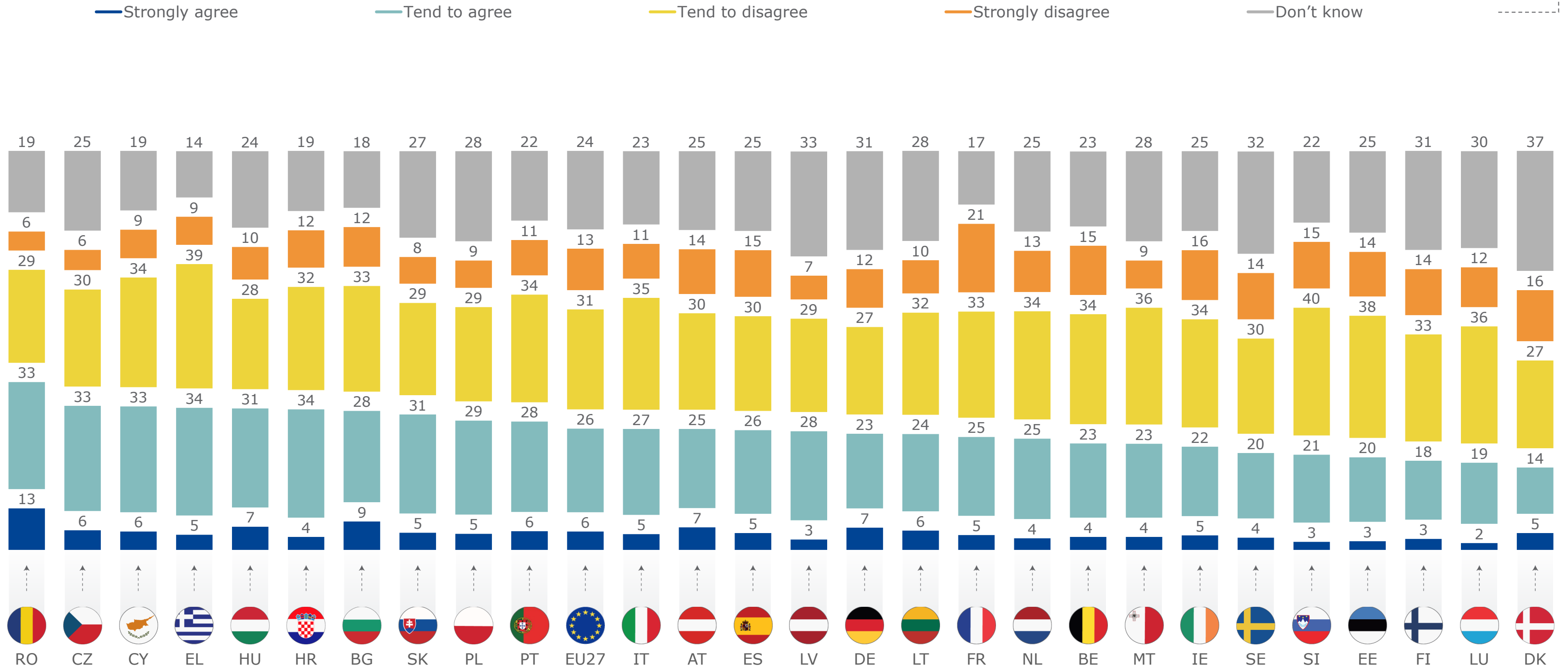
Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	7	26	29	14	24
Medium	5	26	31	13	25
High	6	26	33	13	24



# Q14\_2

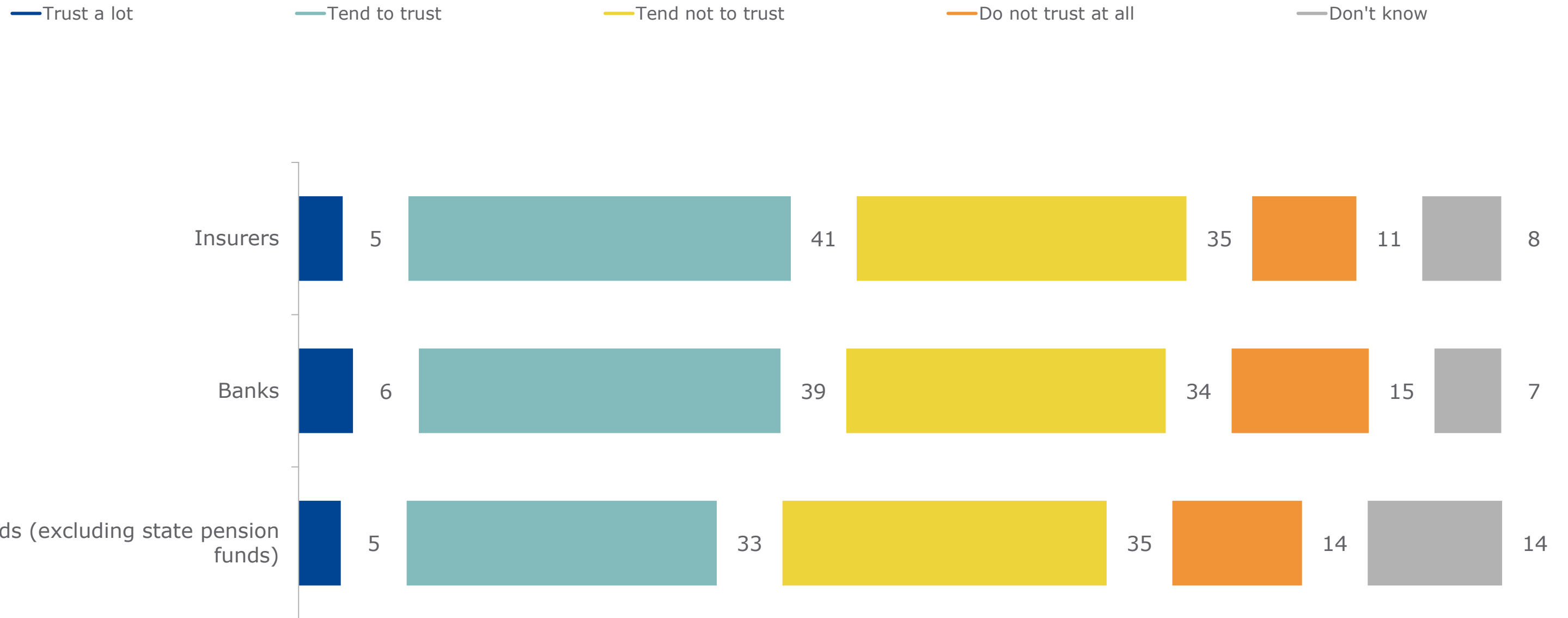
Based on your experience with purchasing insurance or a personal pension, to what extent do you agree or disagree with the following statements?

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



# 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?



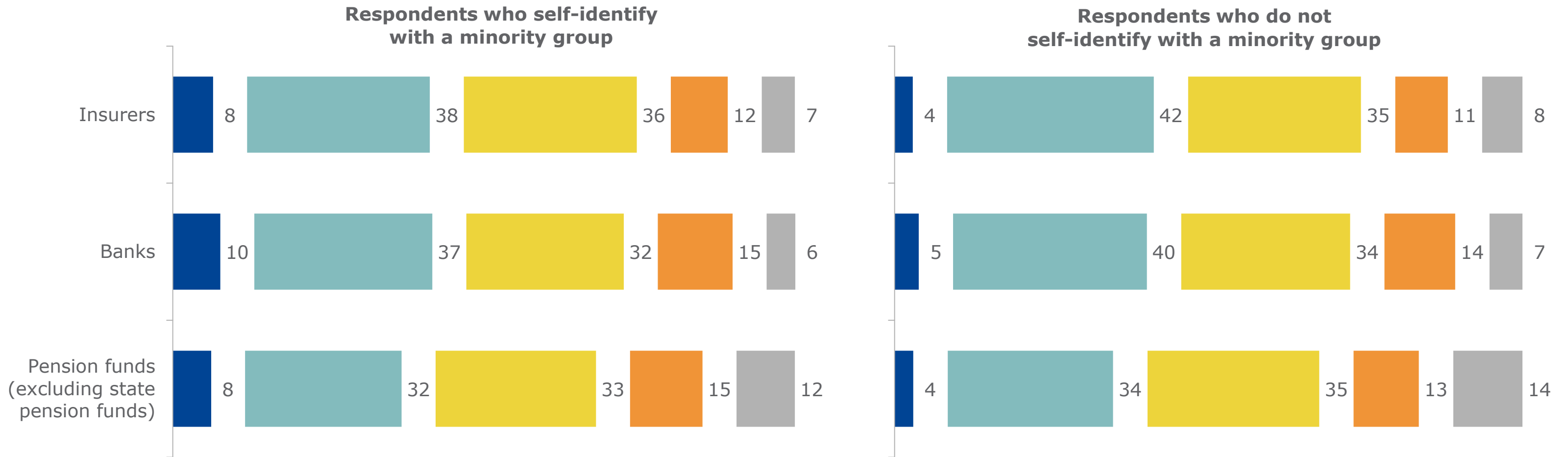


# Q15

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?



Trust a lot    Tend to trust    Tend not to trust    Do not trust at all    Don't know



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

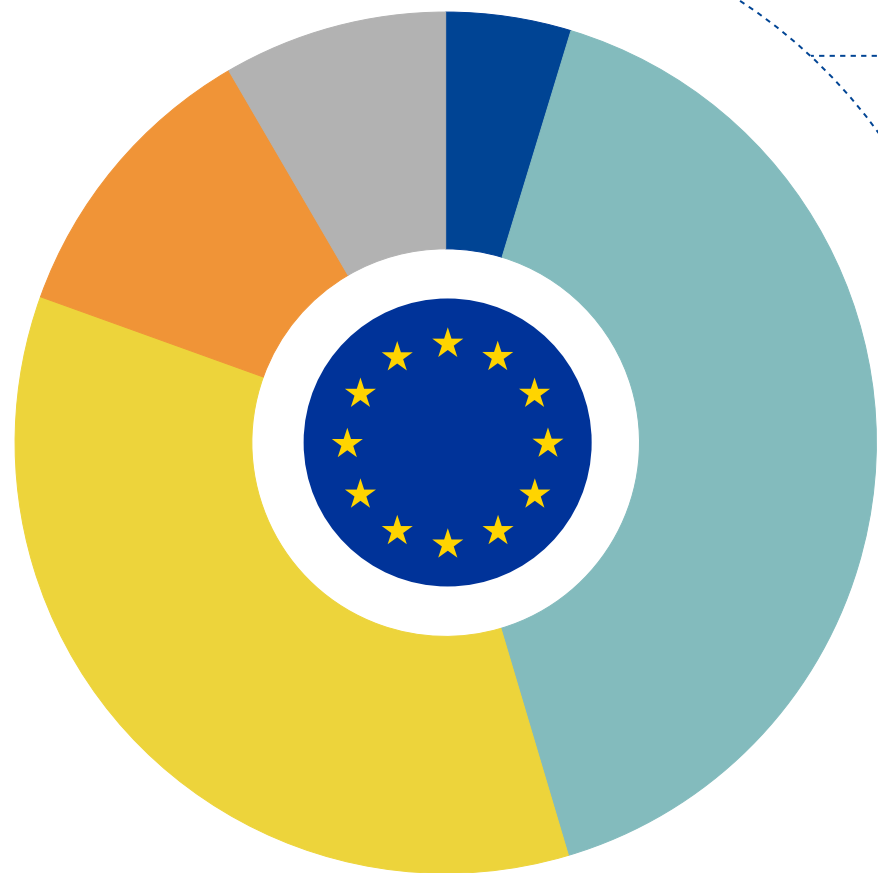
Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q15\_1

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

## EU27 average



5% Trust a lot

41% Tend to trust

35% Tend not to trust

11% Do not trust at all

8% Don't know

## Occupation (%)

Self-employed	10	37	35	12	6
Employee (white-collar)	6	41	36	11	6
Manual worker	5	44	26	13	12
Retired	2	42	36	11	9
Other not working	3	40	35	11	11



## Gender (%)

Male	6	41	35	13	6
Female	4	41	36	9	11



## Age (%)

18-24	8	45	30	10	7
25-39	8	39	35	11	6
40-54	4	39	36	12	9
55+	3	42	36	11	9



## Education (%)

Low	5	40	32	12	11
Medium	4	42	35	10	9
High	5	39	38	12	6



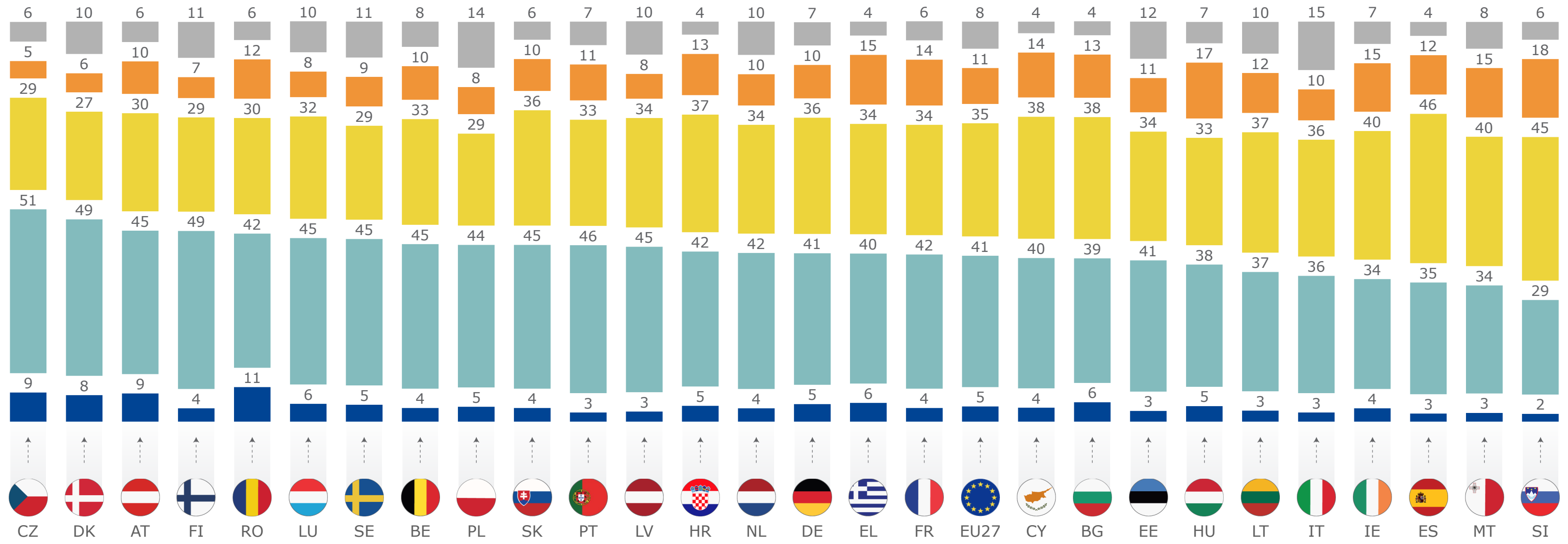
# Q15\_1

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      Tend to trust      Tend not to trust      Do not trust at all      Don't know

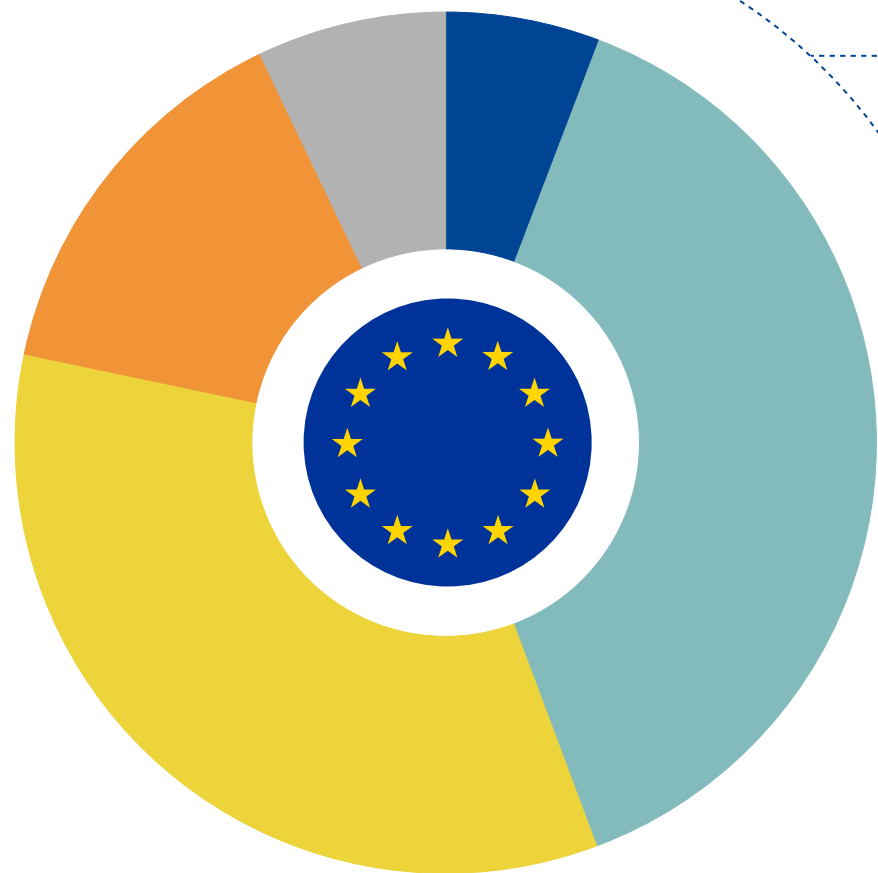


# Q15\_2

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?

Banks

## EU27 average



6% Trust a lot

39% Tend to trust

34% Tend not to trust

15% Do not trust at all

7% Don't know

## Occupation (%)

Self-employed	11	33	33	18	5
Employee (white-collar)	7	40	34	14	5
Manual worker	7	39	29	16	10
Retired	4	40	35	13	8
Other not working	5	35	35	16	9



## Gender (%)

Male	7	38	34	16	5
Female	5	39	34	13	9



## Age (%)

18-24	13	42	28	11	6
25-39	9	37	35	13	5
40-54	5	37	34	17	8
55+	3	40	35	15	8



## Education (%)

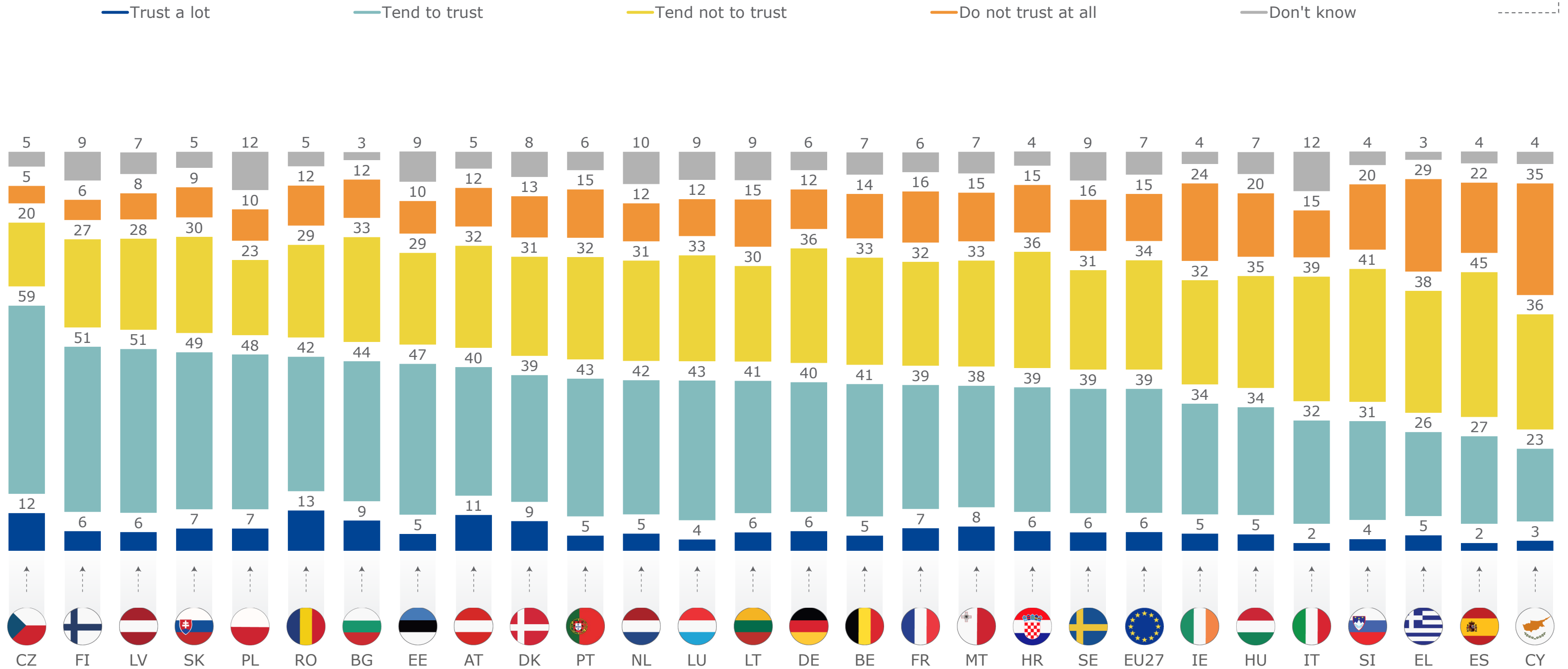
Low	7	36	33	16	10
Medium	5	40	34	14	7
High	6	38	36	15	5



# Q15\_2

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?

Banks

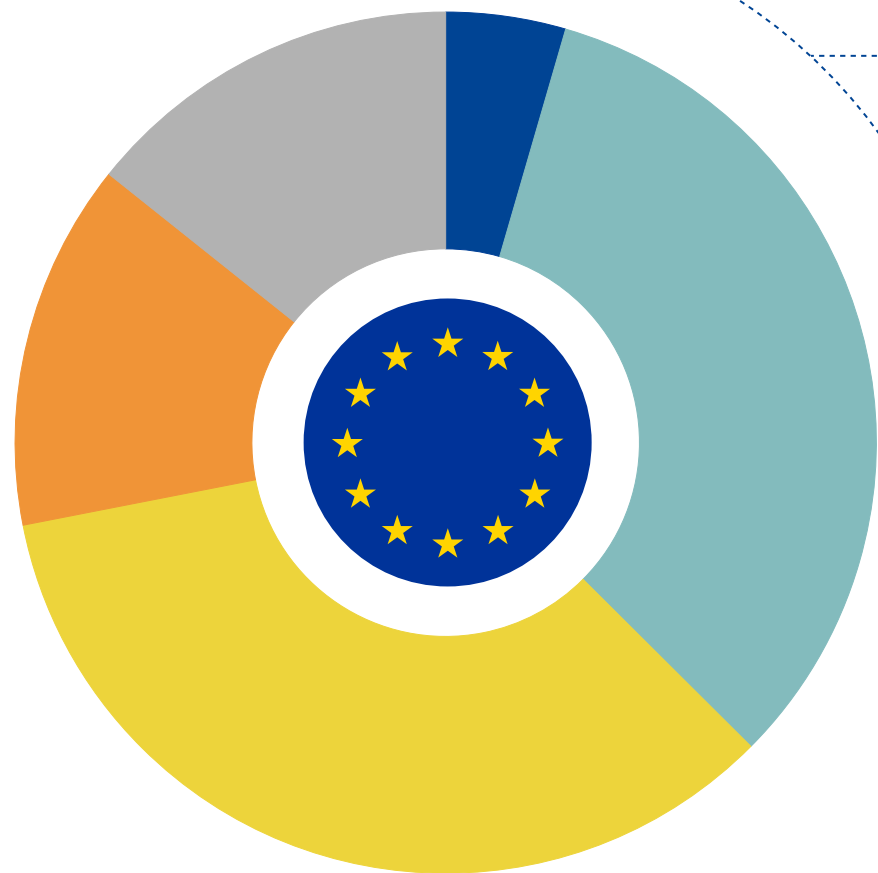


# Q15\_3

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?

*Pension funds (excluding state pension funds)*

## EU27 average



5% Trust a lot

33% Tend to trust

35% Tend not to trust

14% Do not trust at all

14% Don't know

## Occupation (%)

Occupation	Trust a lot	Tend to trust	Tend not to trust	Do not trust at all	Don't know
Self-employed	9	31	34	16	10
Employee (white-collar)	6	37	35	13	9
Manual worker	7	34	31	13	15
Retired	2	30	35	15	18
Other not working	3	29	35	14	19



## Gender (%)

Gender	Trust a lot	Tend to trust	Tend not to trust	Do not trust at all	Don't know
Male	6	35	34	15	11
Female	4	31	35	13	18



## Age (%)

Age Group	Trust a lot	Tend to trust	Tend not to trust	Do not trust at all	Don't know
18-24	8	37	31	12	12
25-39	8	34	35	13	11
40-54	4	34	36	14	13
55+	3	31	35	15	17



## Education (%)

Education Level	Trust a lot	Tend to trust	Tend not to trust	Do not trust at all	Don't know
Low	5	31	32	15	17
Medium	4	33	35	13	15
High	5	34	35	15	11



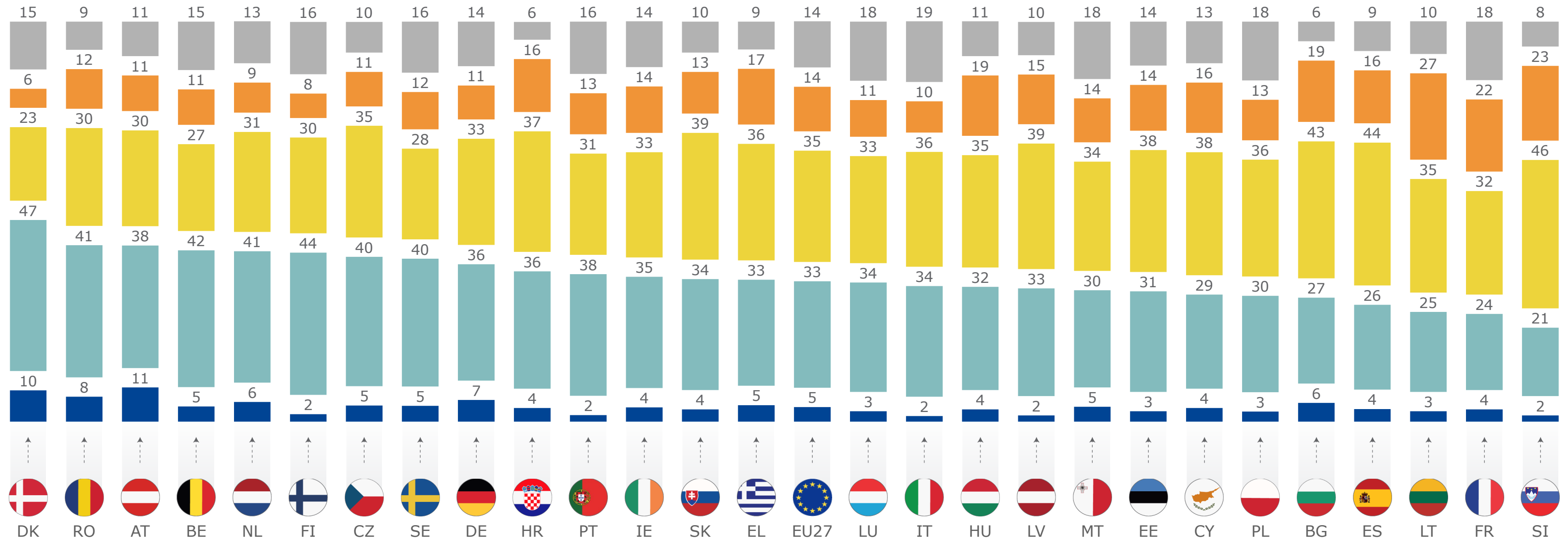
Q15\_3

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?

Pension funds (excluding state pension funds)



Trust a lot    Tend to trust    Tend not to trust    Do not trust at all    Don't know

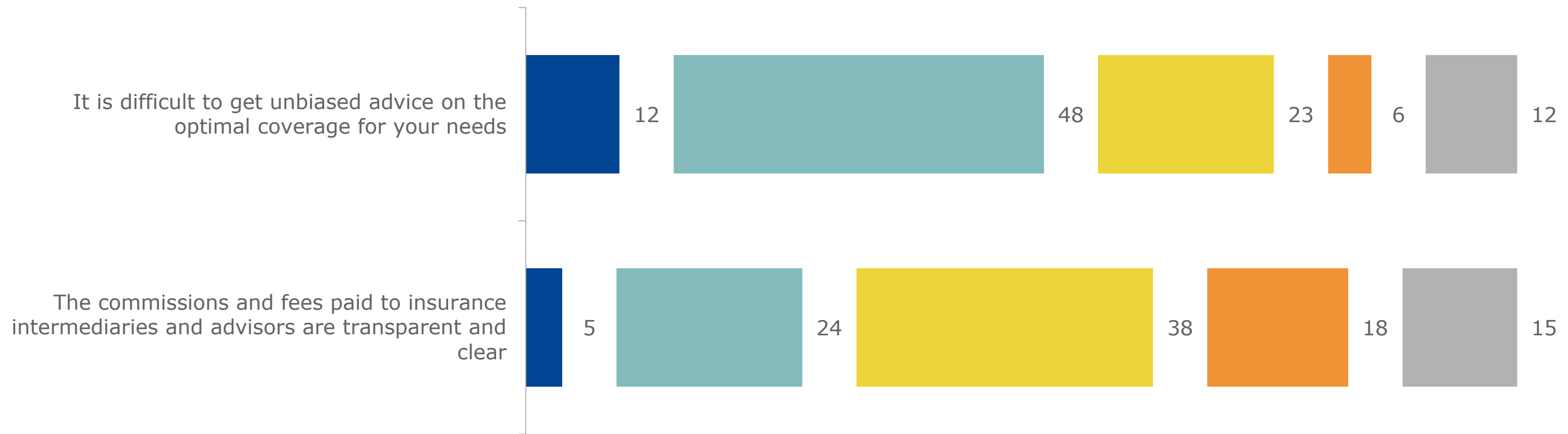


# Q16

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



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





# Q16

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

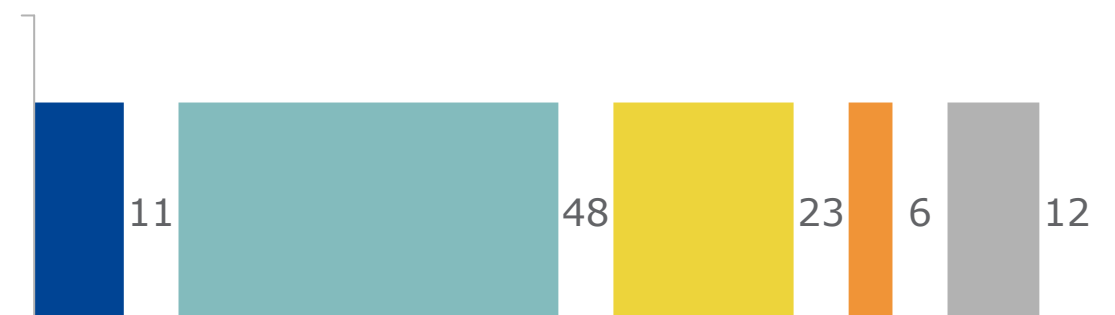
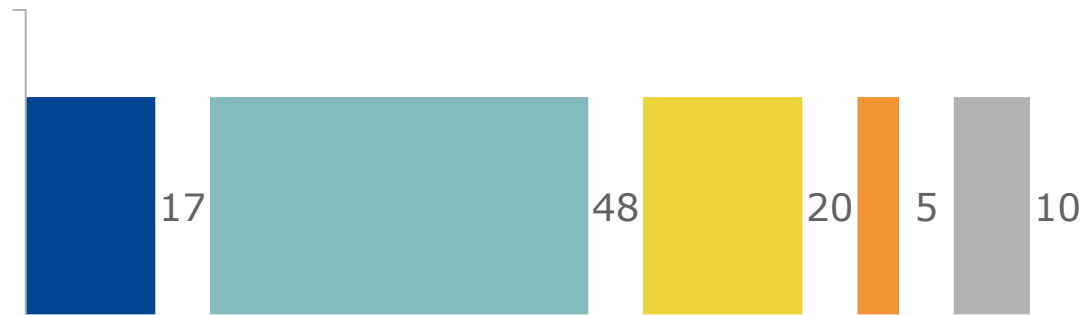


— Strongly agree    
 — Tend to agree    
 — Tend to disagree    
 — Strongly disagree    
 — Don't know

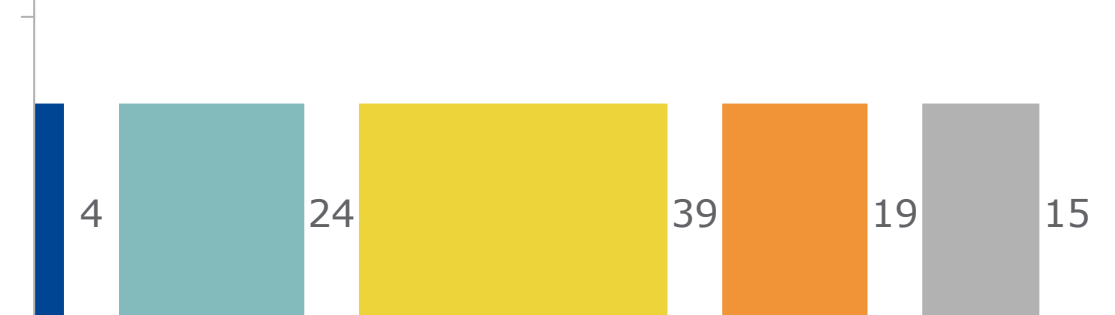
**Respondents who self-identify with a minority group**

**Respondents who do not self-identify with a minority group**

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



The commissions and fees paid to insurance intermediaries and advisors are transparent and clear



Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 19/7-27/7/2023

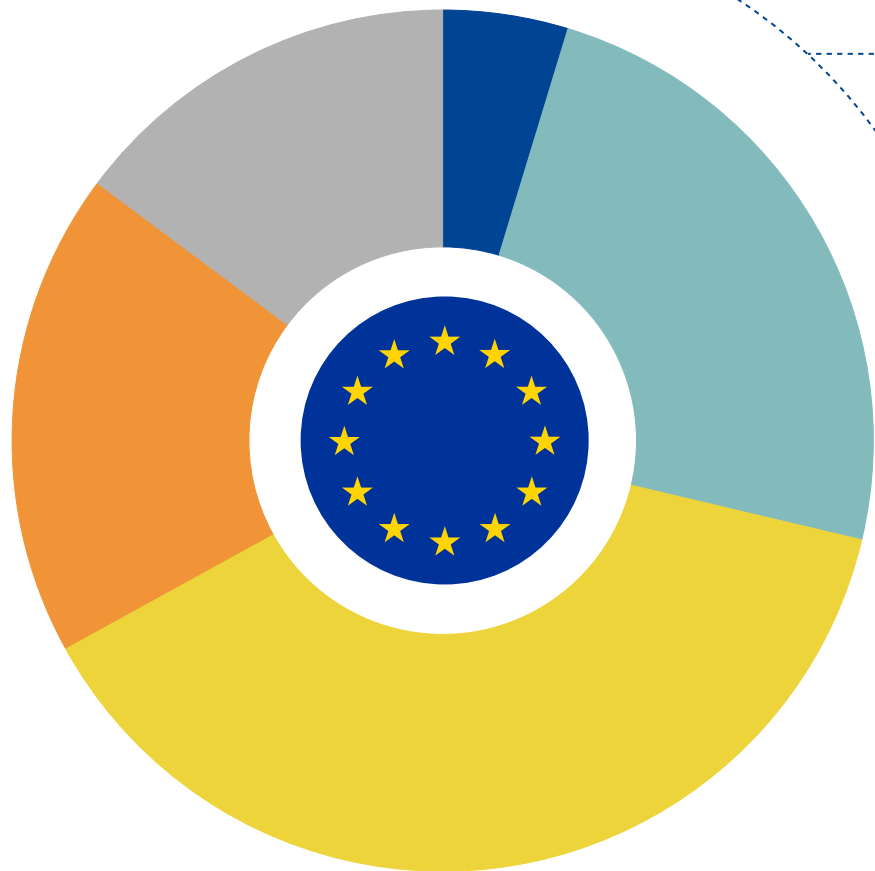
(%) Base: n=4 376- Respondents who self-identify with a minority group / n=18 597- Respondents who do not self-identify with a minority group

Note: respondents were asked if they identify with any of the following: Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

# Q16\_1

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*The commissions and fees paid to insurance intermediaries and advisors are transparent and clear*

## EU27 average



- 5% Strongly agree
- 24% Tend to agree
- 38% Tend to disagree
- 18% Strongly disagree
- 15% Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	11	27	33	18	11
Employee (white-collar)	6	28	38	19	10
Manual worker	5	32	33	17	14
Retired	2	18	42	21	18
Other not working	4	23	39	14	20



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	5	25	38	20	12
Female	4	24	39	16	18



## Age (%)

Age	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	9	31	34	11	15
25-39	8	29	36	16	11
40-54	5	25	39	19	14
55+	2	20	40	20	17



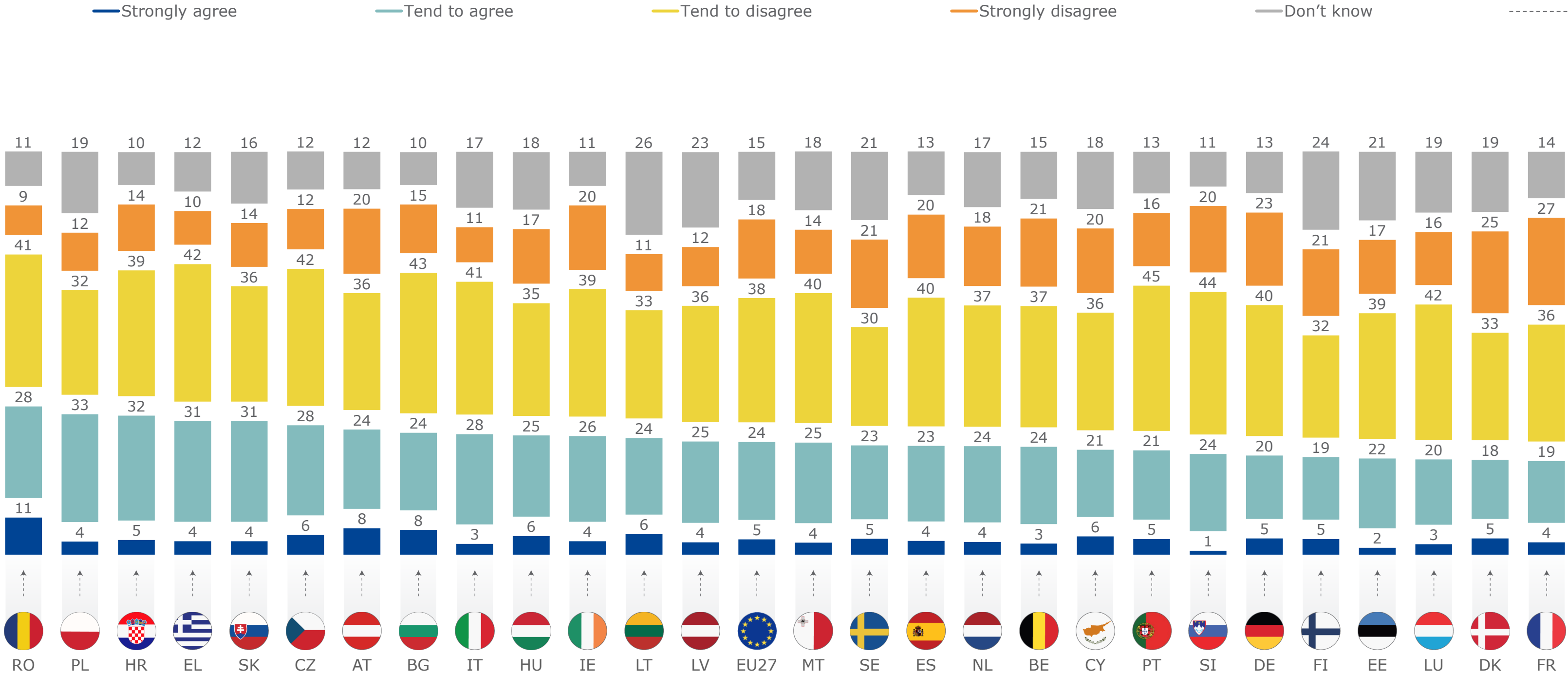
## Education (%)

Education	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	5	26	34	18	17
Medium	4	24	39	18	16
High	5	23	40	20	12



# Q16\_1

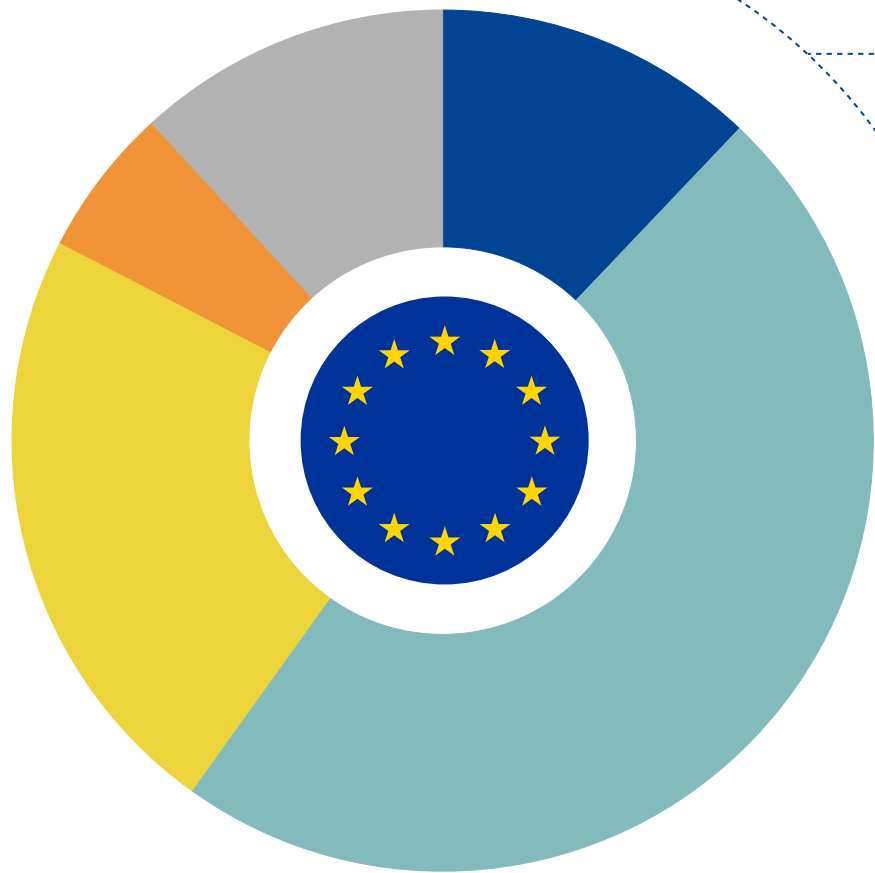
Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*The commissions and fees paid to insurance intermediaries and advisors are transparent and clear*



# Q16\_2

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*It is difficult to get unbiased advice on the optimal coverage for your needs*

## EU27 average



- **12%** Strongly agree
- **48%** Tend to agree
- **23%** Tend to disagree
- **6%** Strongly disagree
- **12%** Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	19	47	22	5	7
Employee (white-collar)	14	48	24	5	8
Manual worker	12	45	22	9	12
Retired	9	50	21	6	14
Other not working	10	46	22	5	18



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	13	48	23	7	10
Female	11	48	23	5	14



## Age (%)

Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	14	46	23	6	12
25-39	14	48	23	6	9
40-54	13	47	23	6	11
55+	10	49	22	5	14



## Education (%)

Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	12	44	23	7	16
Medium	11	48	23	6	12
High	15	49	23	5	9



# Q16\_2

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*It is difficult to get unbiased advice on the optimal coverage for your needs*

