



Flash Eurobarometer

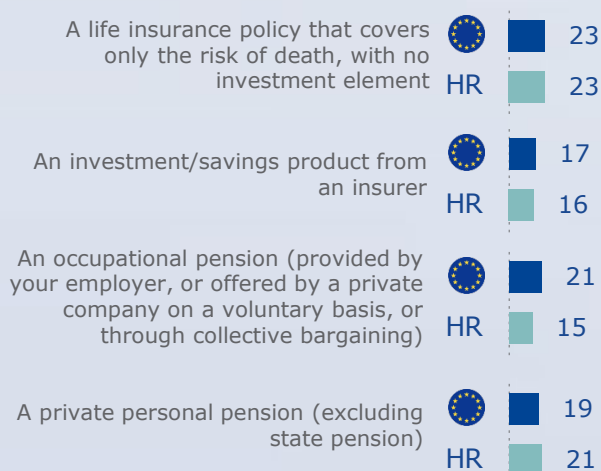
# Consumer trends in insurance and pension services

Target population: EU citizens, 18+ (EU27 – 25 846 interviews | HR – 1 012)

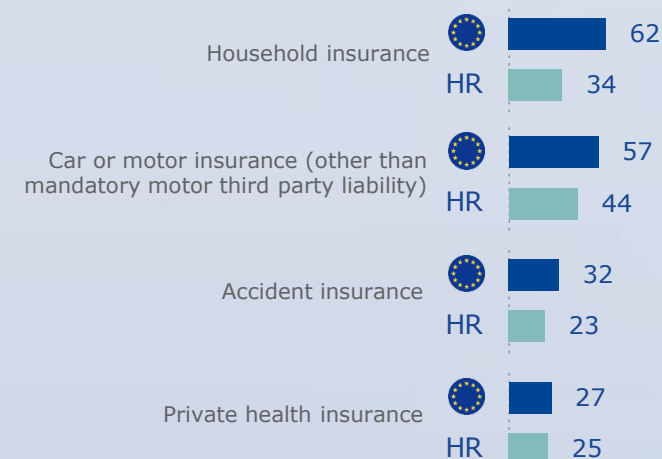
Fieldwork: 14.5-22.5.2025 | Methodology:

## Ownership of savings and insurance products

q1 Which of the following savings products do you own? (%)

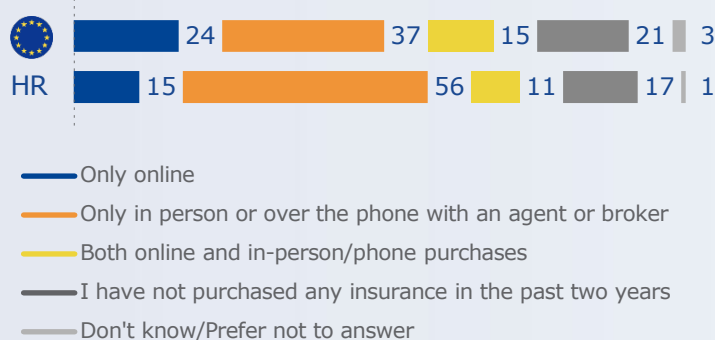


q2 Which of the following non-life insurance policies do you own? (%)

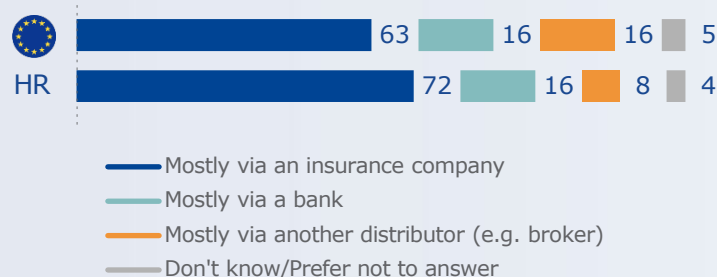


## Distribution channels and type of provider

q4 In the past two years, how have you purchased insurance policies? (%)

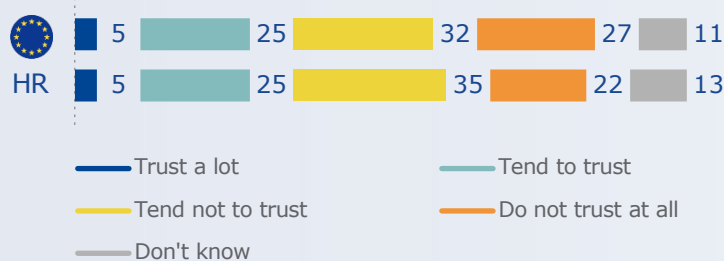


q5 In the past two years, via which type of provider did you purchase insurance policies? (%)



## Digitalisation and AI

q16 To what extent do you trust the recommendations of non-human Artificial Intelligence (AI) agents when choosing insurance or personal pension products? (%)

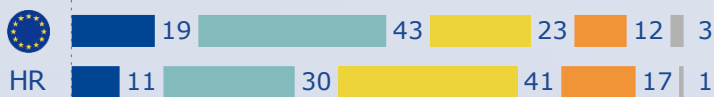


## Living comfortably throughout retirement

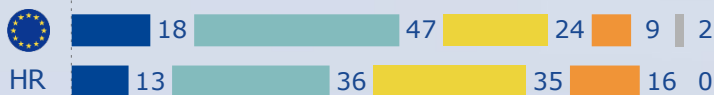
**q7** Overall, how confident are you that you will have enough money to live comfortably throughout your retirement years? (%)

Confidence among respondents who...

... have **an occupational pension plan** (provided by their employer, offered by a private company on a voluntary basis, or through collective bargaining)



... have **a private personal pension plan** (excluding state pension)



... do not have an occupation pension plan, nor personal pension plan



Legend:  
 Very confident (dark blue)  
 Somewhat confident (teal)  
 Rather not confident (yellow)  
 Not at all confident (orange)  
 Don't know/Prefer not to answer (grey)

**q8** You indicated earlier that you are not confident about your financial situation in retirement. What are the main reasons for this? (% , EU Top 3 responses)

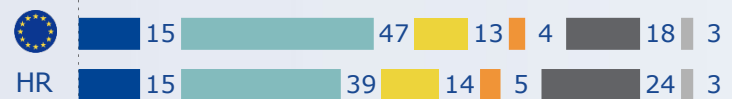
Base: Those not feeling confident about having enough money to live comfortably throughout their retirement years



## Claims handling

**q9** For the insurance products you reported owning, were you satisfied or not with the claims handling (e.g., processing time, communication, payout etc.) in the past two years? (%)

Insurance products in general



Legend:  
 Very satisfied (dark blue)  
 Somewhat satisfied (teal)  
 Somewhat dissatisfied (yellow)  
 Very dissatisfied (orange)  
 I have not made a claim in the past two years (dark grey)  
 Don't know (light grey)

**q10** What is your main reason for not being satisfied with your experience of insurance claims handling? (% , EU Top responses)

Base: Those dissatisfied with claims handling in the past two years

