



Flash Eurobarometer

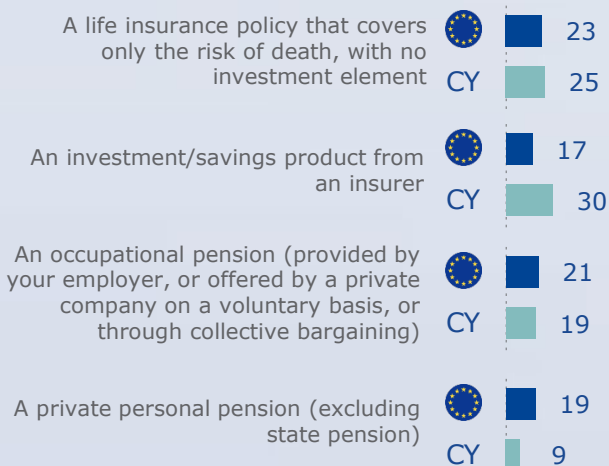
# Consumer trends in insurance and pension services

Target population: EU citizens, 18+ (EU27 – 25 846 interviews | CY – 503)

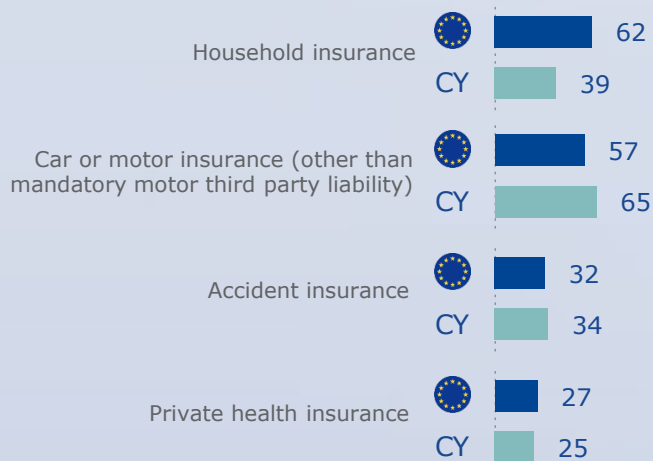
Fieldwork: 14.5-22.5.2025 | Methodology:

## Ownership of savings and insurance products

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

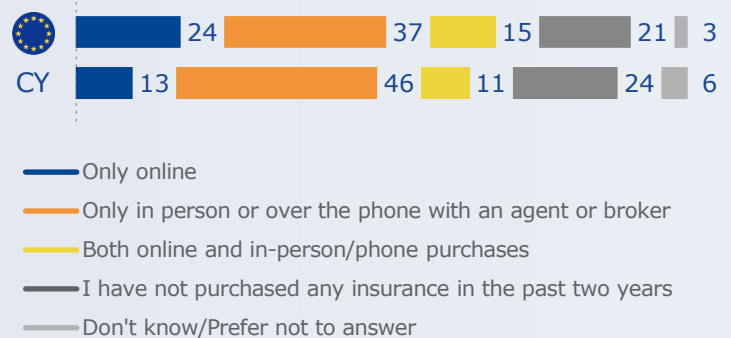


q2 Which of the following non-life insurance policies do you own? (%)

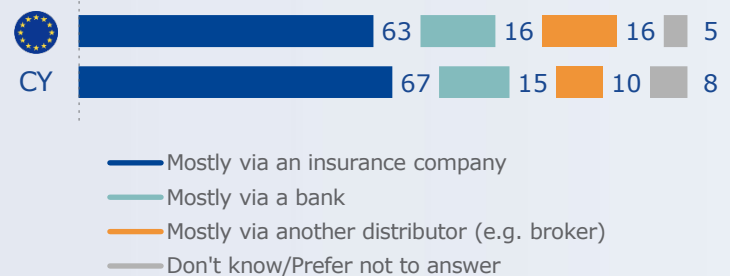


## Distribution channels and type of provider

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

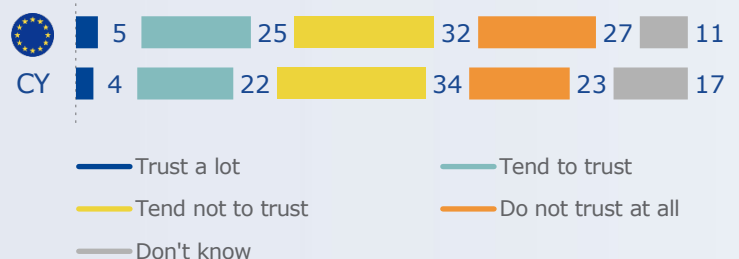


q5 In the past two years, via which type of provider did you purchase insurance policies? (%)



## 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? (%)

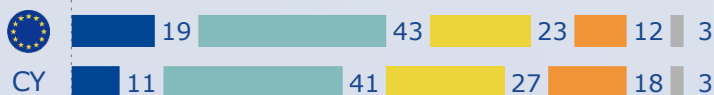


## Living comfortably throughout retirement

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

Confidence among respondents who...

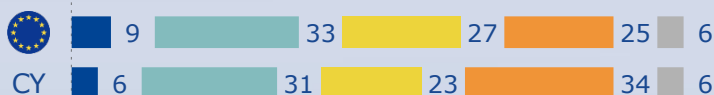
... have **an occupational pension plan** (provided by their employer, offered by a private company on a voluntary basis, or through collective bargaining)



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



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



Very confident  
Somewhat confident  
Rather not confident  
Not at all confident  
Don't know/Prefer not to answer

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)

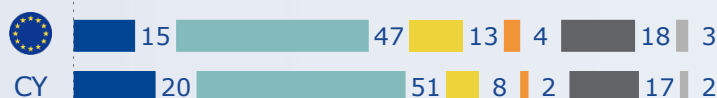
Base: Those not feeling confident about having enough money to live comfortably throughout their retirement years



## 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



Very satisfied  
Somewhat satisfied  
Somewhat dissatisfied  
Very dissatisfied  
I have not made a claim in the past two years  
Don't know

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

