



Flash Eurobarometer

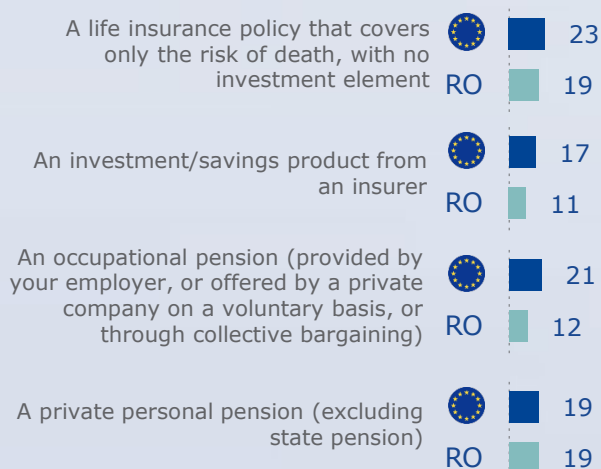
Consumer trends in insurance and pension services

Target population: EU citizens, 18+ (EU27 – 25 846 interviews | RO – 1 002)

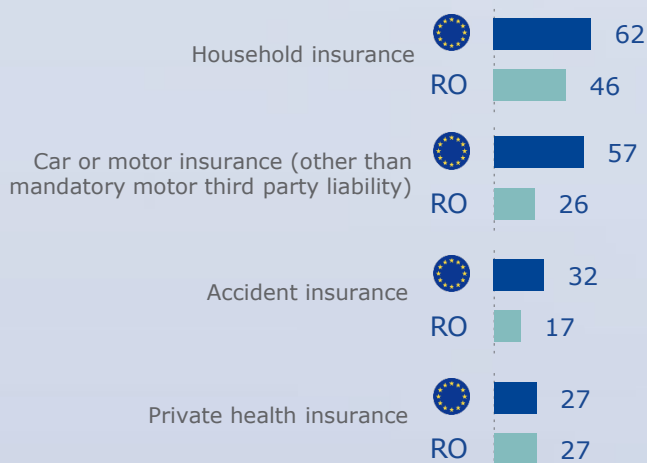
Fieldwork: 14.5-22.5.2025 | Methodology:

Ownership of savings and insurance products

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

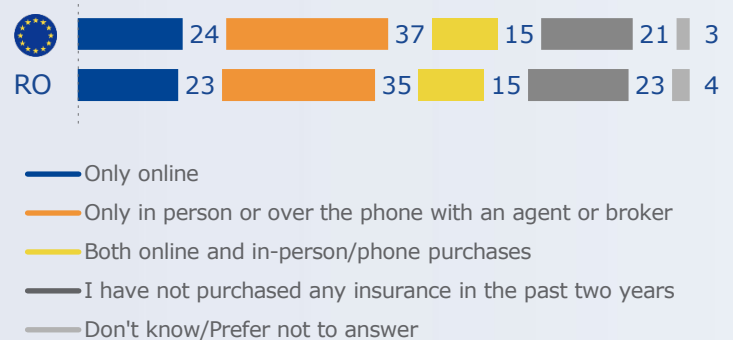


q2 Which of the following non-life insurance policies do you own? (%)

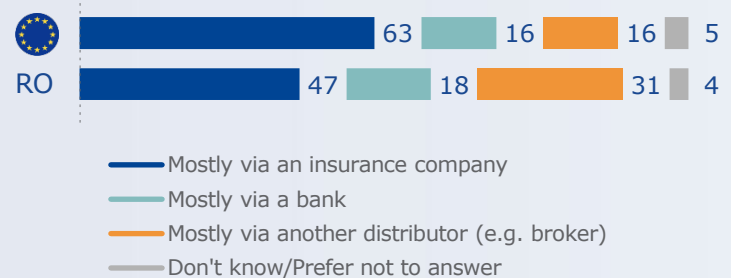


Distribution channels and type of provider

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

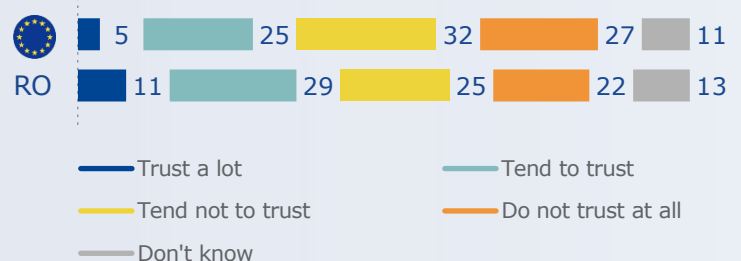


q5 In the past two years, via which type of provider did you purchase insurance policies? (%)



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? (%)





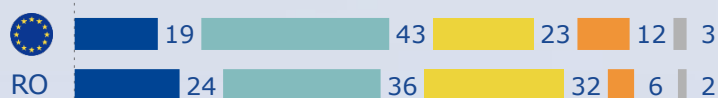
Romania

Living comfortably throughout retirement

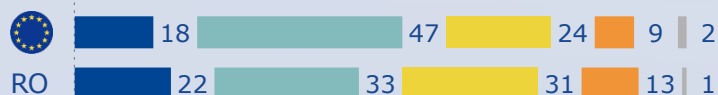
q7 Overall, how confident are you that you will have enough money to live comfortably throughout your retirement years? (%)

Confidence among respondents who...

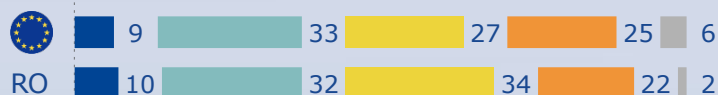
... have **an occupational pension plan** (provided by their employer, offered by a private company on a voluntary basis, or through collective bargaining)



... 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

