Inflation and the cost of living

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

Not bought/renewed, stopped making contributions or cancelled because of the increase in cost of living (%)

<table>
<thead>
<tr>
<th>Product</th>
<th>Strongly agree</th>
<th>Tend to agree</th>
<th>Tend to disagree</th>
<th>Strongly disagree</th>
<th>Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>An investment/savings product from an insurer</td>
<td>21 BG</td>
<td>33 BG</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household insurance</td>
<td>15 BG</td>
<td>32 BG</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A personal pension (excluding state pension)</td>
<td>20 BG</td>
<td>26 BG</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Value for money

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? (%)

Base: Respondents owning this type of insurance

<table>
<thead>
<tr>
<th>Product</th>
<th>Strongly agree</th>
<th>Tend to agree</th>
<th>Tend to disagree</th>
<th>Strongly disagree</th>
<th>Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>An investment/savings product from an insurer</td>
<td>16 BG</td>
<td>50 BG</td>
<td>22 BG</td>
<td>5 BG</td>
<td>7 BG</td>
</tr>
<tr>
<td>Household insurance</td>
<td>21 BG</td>
<td>54 BG</td>
<td>16 BG</td>
<td>4 BG</td>
<td>5 BG</td>
</tr>
<tr>
<td>Car or motor insurance (other than mandatory third party liability)</td>
<td>24 BG</td>
<td>51 BG</td>
<td>16 BG</td>
<td>5 BG</td>
<td>4 BG</td>
</tr>
</tbody>
</table>

Purchasing insurance online

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

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Tend to agree</th>
<th>Tend to disagree</th>
<th>Strongly disagree</th>
<th>Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is easier to receive tailored advice when buying insurance policies in person/via phone rather than online</td>
<td>27 BG</td>
<td>39 BG</td>
<td>19 BG</td>
<td>8 BG</td>
<td>7 BG</td>
</tr>
<tr>
<td>It is easier to gather information and compare products online rather than in person/via phone</td>
<td>23 BG</td>
<td>42 BG</td>
<td>19 BG</td>
<td>8 BG</td>
<td>7 BG</td>
</tr>
<tr>
<td>The claims process is easier due to digitalization</td>
<td>20 BG</td>
<td>39 BG</td>
<td>18 BG</td>
<td>7 BG</td>
<td>17 BG</td>
</tr>
</tbody>
</table>

Price when renewing insurance

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

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

<table>
<thead>
<tr>
<th>Insurance product</th>
<th>Strongly agree</th>
<th>Tend to agree</th>
<th>Tend to disagree</th>
<th>Strongly disagree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household insurance</td>
<td>29 BG</td>
<td>37 BG</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car or motor insurance (other than mandatory third party liability)</td>
<td>32 BG</td>
<td>41 BG</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Diversity and inclusiveness

**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? (%)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Tend to agree</th>
<th>Tend to disagree</th>
<th>Strongly disagree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>When you purchase insurance or a personal pension, you are being treated fairly and equally</td>
<td>45</td>
<td>22</td>
<td>5</td>
<td>18</td>
<td>20</td>
</tr>
<tr>
<td>Insurance policies advertised and/or available in the market, have a high number of exclusions which, in your view, target your particular situation</td>
<td>38</td>
<td>22</td>
<td>5</td>
<td>10</td>
<td>16</td>
</tr>
</tbody>
</table>

**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? (%)

<table>
<thead>
<tr>
<th>Entities Involved</th>
<th>Trust a lot</th>
<th>Tend to trust</th>
<th>Tend not to trust</th>
<th>Do not trust at all</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurers</td>
<td>5</td>
<td>41</td>
<td>35</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Banks</td>
<td>9</td>
<td>44</td>
<td>33</td>
<td>15</td>
<td>7</td>
</tr>
<tr>
<td>Pension funds (excl. state pension funds)</td>
<td>6</td>
<td>33</td>
<td>35</td>
<td>14</td>
<td>14</td>
</tr>
</tbody>
</table>

### Sustainable (or “green”) insurance products

**q14** Based on your experience with purchasing insurance or a personal pension, to what extent do you agree or disagree with the following statements? (%)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Tend to agree</th>
<th>Tend to disagree</th>
<th>Strongly disagree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>I do not trust the sustainability-related (or “green”) claims made by providers/distributors</td>
<td>13</td>
<td>34</td>
<td>21</td>
<td>6</td>
<td>21</td>
</tr>
<tr>
<td>Documentation about the sustainability features of insurance products is easy to understand</td>
<td>6</td>
<td>26</td>
<td>31</td>
<td>13</td>
<td>24</td>
</tr>
</tbody>
</table>