



Flash Eurobarometer

## Consumer trends in insurance and pension services

Target population: EU citizens, 18+ (EU27 – 26 168 interviews | BG – 1 014 interviews)

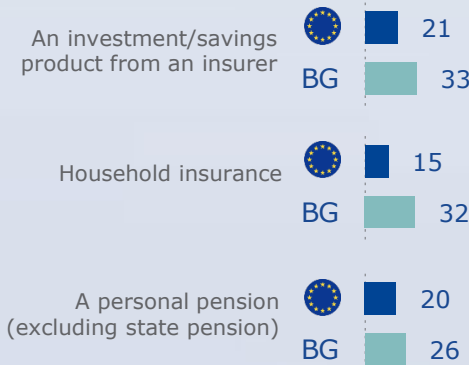
Fieldwork: 19.7 – 27.7.2023 | Methodology:

### Inflation and the cost of living

q5

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 (%)**

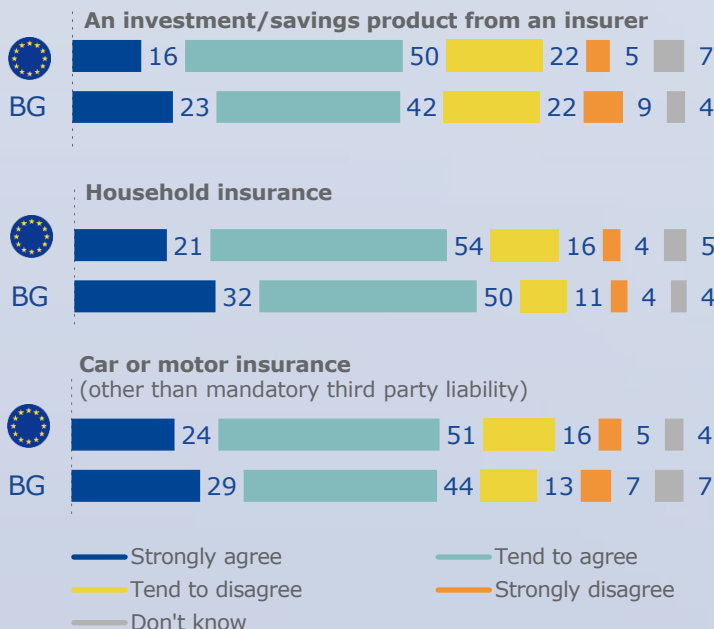


### Value for money

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? (%)

Base: Respondents owning this type of insurance



### Purchasing insurance online

q9

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

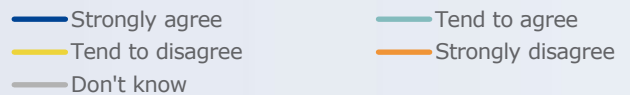
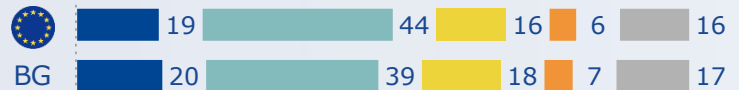
**It is easier to receive tailored advice when buying insurance policies in person/via phone rather than online**



**It is easier to gather information and compare products online rather than in person/via phone**



**The claims process is easier due to digitalization**

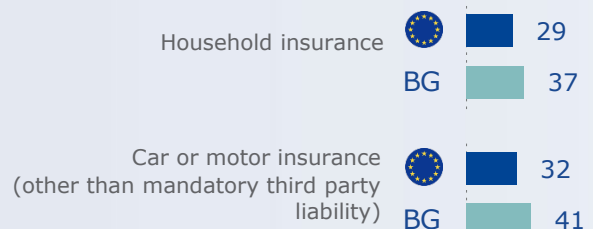


### Price when renewing insurance

q8

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

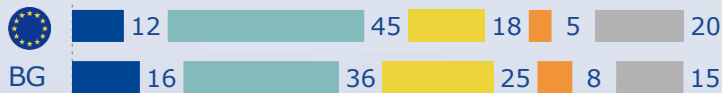
**The price increased when you renewed your insurance contract but, in your view, your risk situation had not changed (%)**



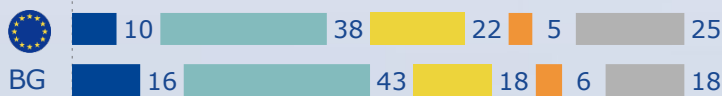
## Diversity and inclusiveness

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? (%)

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



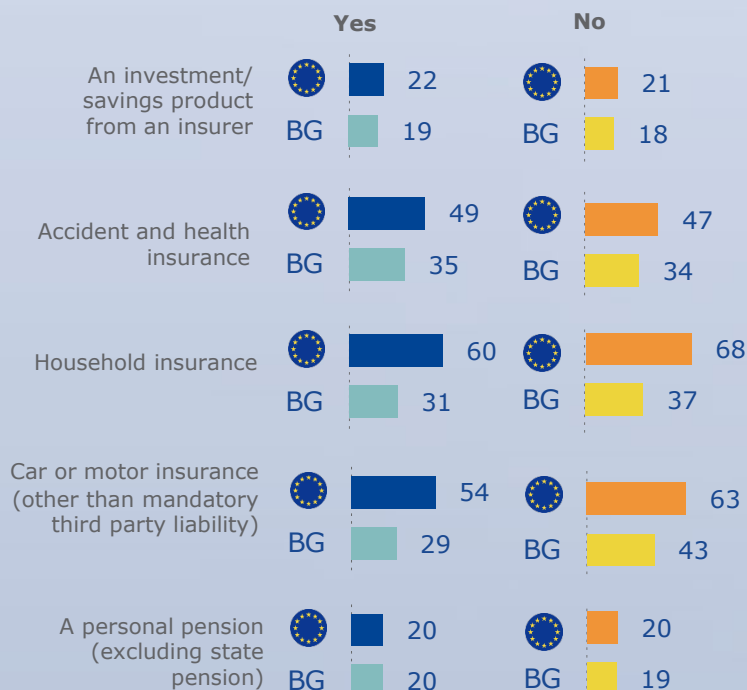
**Insurance policies advertised and/or available in the market, have a high number of exclusions which, in your view, target your particular situation**



Legend: Strongly agree (dark blue), Tend to agree (teal), Tend to disagree (yellow), Strongly disagree (orange), Don't know (grey)

q1&2 Which of the following financial products and non-life insurance policies do you own? (% 'yes')

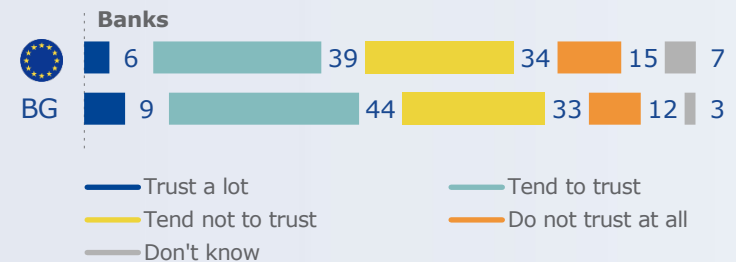
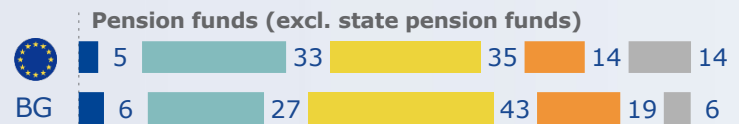
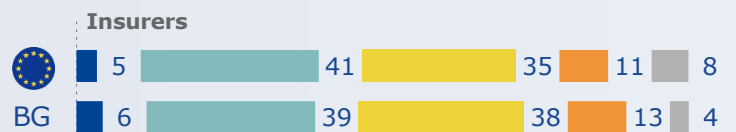
Do you identify with a minority group?\*



\*Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

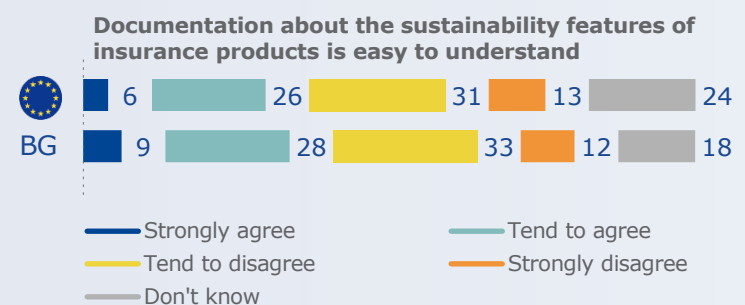
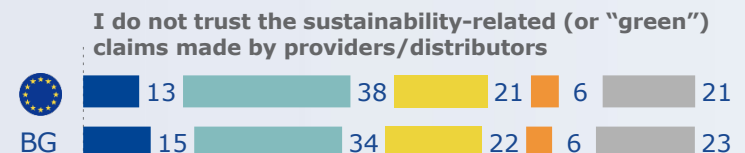
## Trust in entities involved in the design and distribution of insurance and private pension plans

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? (%)



## 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? (%)



Legend: Strongly agree (dark blue), Tend to agree (teal), Tend to disagree (yellow), Strongly disagree (orange), Don't know (grey)