



Flash Eurobarometer

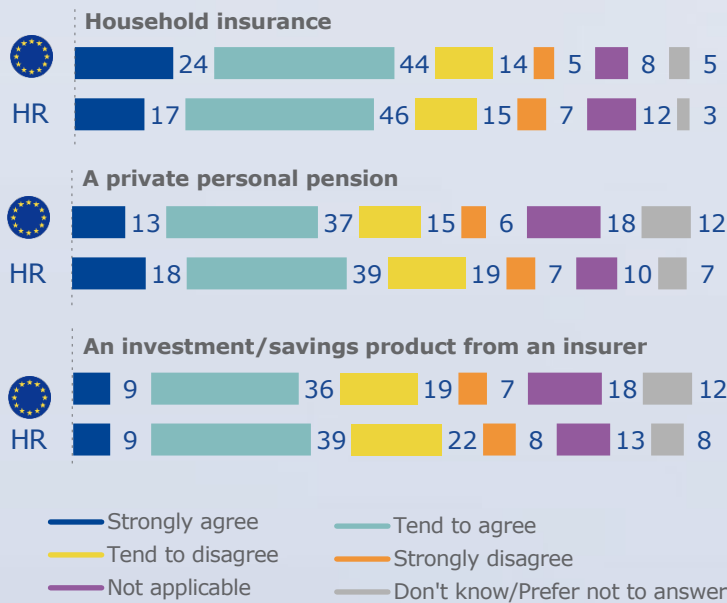
# Consumer trends in insurance and pension services

Target population: EU citizens, 18+ (EU27 – 25 951 interviews | HR – 1 010 interviews)

Fieldwork: 17.7 – 25.7.2024 | Methodology:

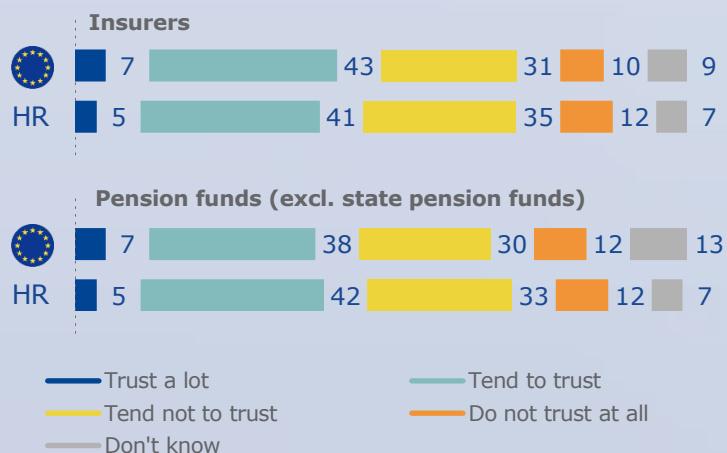
## Value for money

q4 Based on your experience with the following financial products, to what extent do you agree or disagree that they offer you value for your money? (%)



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

q16 To what extent do you trust the following entities involved in the distribution and/or design of insurance and private pension plans to ensure a good consumer outcome, as well as an adequate retirement outcome? (%)



## Insurance costs/fees

q6 For each of these savings and insurance products, did you make any of the following decisions over the past two years?

### A private personal pension



### An investment/savings product from an insurer



### Household insurance

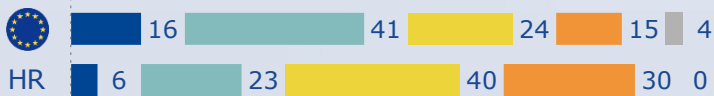


## Living comfortably throughout retirements

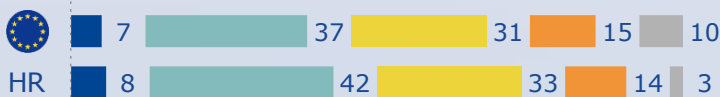
q14 Overall, how confident are you that you will have enough money to live comfortably throughout your retirement years? (%)

Confidence among respondents who...

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



... 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)

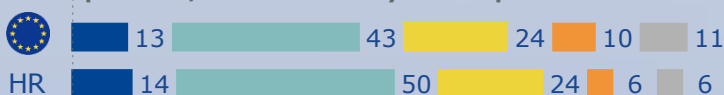
## Knowledge and access to information on pension products

q11 Based on your experience with pension products, to what extent do you agree or disagree with the following statements?(%)

**I know where I can access information about my pension products/schemes and my overall pension benefits**



**I find it easy to understand my pension products/schemes and my overall pension benefits**

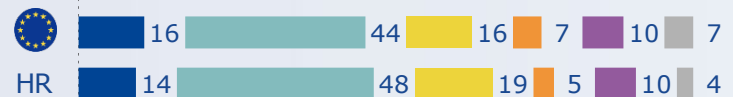


Legend:  
 Strongly agree (Dark Blue), Tend to agree (Teal),  
 Tend to disagree (Yellow), Strongly disagree (Orange),  
 Don't know (Grey)

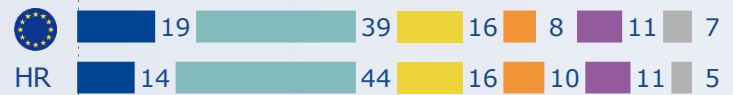
## Purchasing insurance online

q7 Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements? (%)

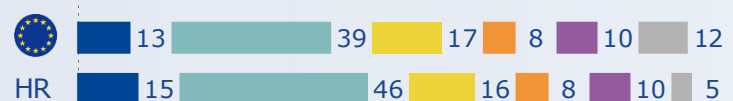
**I can find customized insurance products and services online that fit my needs and preferences**



**When purchasing insurance online, I trust insurers will collect and use my personal data in an ethical way**



**The claims process is easier and faster due to automated processes used online**



Legend:  
 Strongly agree (Dark Blue), Tend to agree (Teal),  
 Tend to disagree (Yellow), Strongly disagree (Orange),  
 Not applicable (Purple), Don't know/Prefer not to answer (Grey)

q8 Have you encountered any of the following situations when purchasing insurance online? (% , Top 4 responses)

Base: Those who bought insurance online

