



# Flash Eurobarometer

## Consumer trends in insurance and pension services

Survey requested by the European  
Insurance and Occupational  
Pensions Authority

Fieldwork conducted by  
Ipsos European Public Affairs

# Technical note

Survey requested by the European Insurance and Occupational Pensions Authority

Fieldwork conducted by Ipsos European Public Affairs

## Methodology

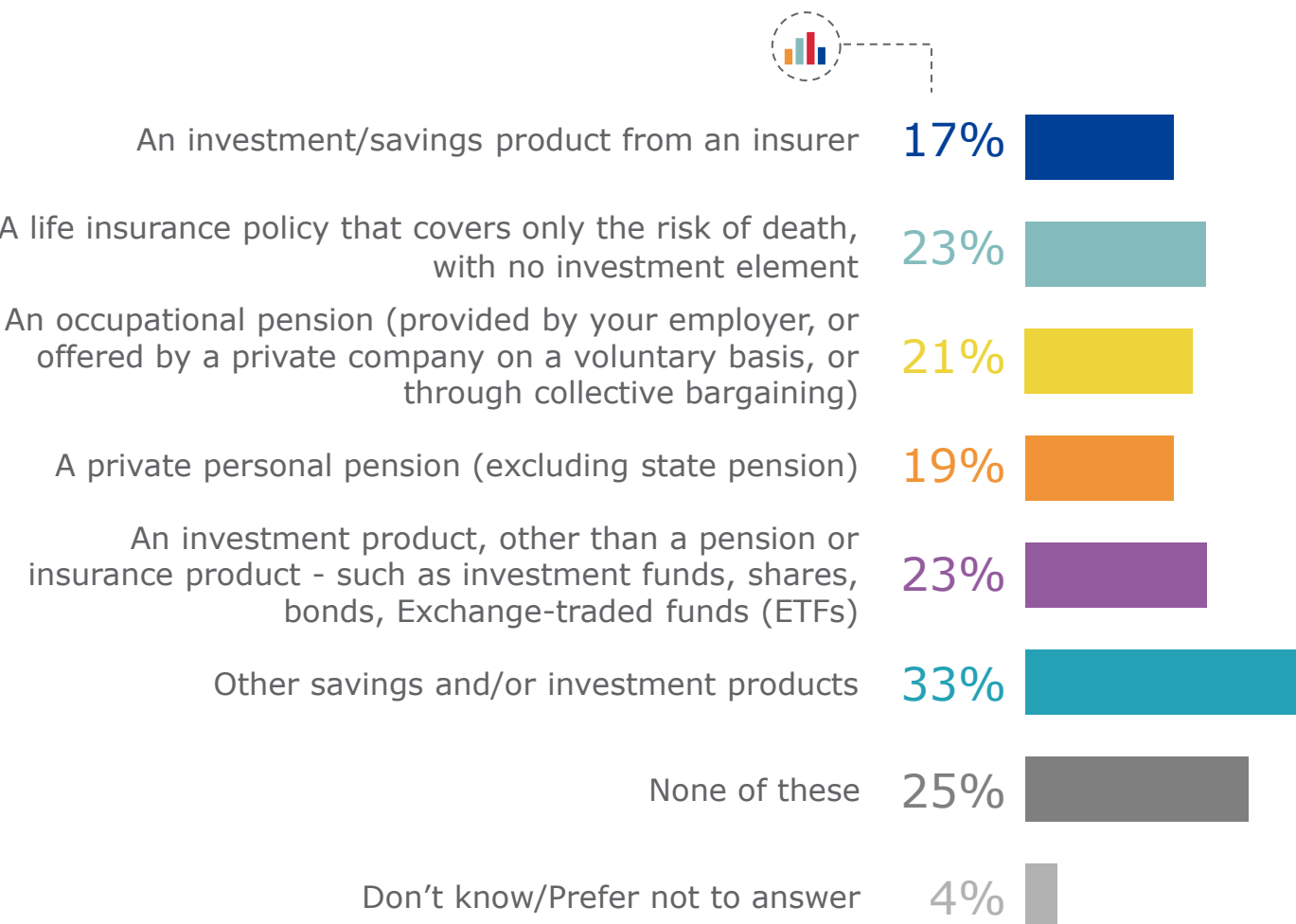
- The survey was conducted via computer-assisted web interviewing (CAWI), using Ipsos online panels and their partner network. A share of respondents in Malta and Luxembourg was recruited via social media networks.
- Fieldwork: between 14 and 22 May 2025
- Target population: EU citizens, 18 years and over
- Coverage: EU27
- Number of interviews: 25 846
- Sample size per country:  $\approx 500$  in LU, CY, MT;  $\approx 1\,000$  in all other countries

## Presentation of survey data

- Survey data are weighted to marginal age, gender, education, employment status and region population distributions using rim weighting. The EU27 averages are weighted according to the size of the 18+ population of each country.
- *Note:* Percentages exceed 100% if the question allowed respondents to select multiple responses.

# Q1

Which of the following savings products do you own? [MULTIPLE ANSWERS]



## Occupation (%)

Self-employed	24	24	17	25	27	36	22	3
Employee (white-collar)	23	29	30	27	28	36	16	3
Manual worker	16	24	22	22	19	26	26	3
Retired	9	18	17	11	19	35	31	4
Other not working	11	14	9	9	16	25	40	8

## Gender (%)

Male	21	24	24	23	29	36	22	3
Female	13	21	19	16	17	31	29	5

## Age (%)

18-24	22	17	14	11	24	27	26	8
25-39	24	28	27	21	28	31	21	4
40-54	18	26	23	24	22	32	23	3
55+	12	18	19	17	21	36	29	4

## Education (%)

Low	12	18	17	14	17	24	33	6
Medium	15	22	19	18	20	32	28	4
High	23	26	28	25	32	40	17	2

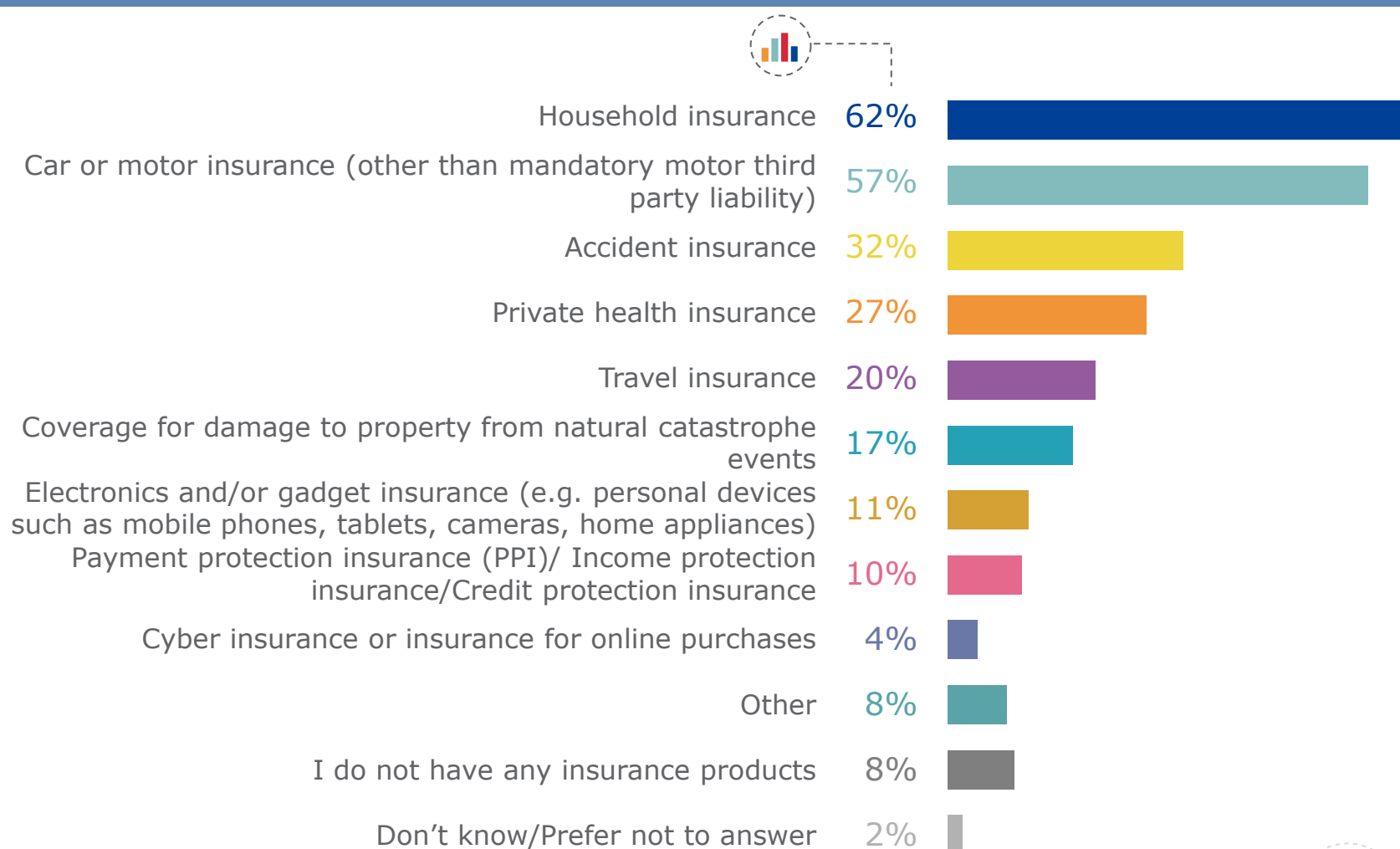
## Q1

Which of the following savings products do you own? [MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
An investment/savings product from an insurer	17	25	11	21	15	15	9	15	13	12	21	16	20	30	11	14	20	13	24	15	24	16	19	11	20	22	12	20
A life insurance policy that covers only the risk of death, with no investment element	23	21	19	31	25	16	16	29	15	24	24	23	19	25	15	17	28	20	30	23	27	38	21	19	32	29	25	28
An occupational pension (provided by your employer, or offered by a private company on a voluntary basis, or through collective bargaining)	21	24	26	19	60	27	15	34	18	12	16	15	14	19	39	10	13	8	21	49	20	17	9	12	24	28	32	65
A private personal pension (excluding state pension)	19	32	21	28	30	30	16	24	11	14	16	21	15	9	18	23	30	14	21	13	21	10	6	19	9	21	8	38
An investment product, other than a pension or insurance product - such as investment funds, shares, bonds, Exchange-traded funds (ETFs)	23	28	10	26	32	31	23	18	16	25	17	20	26	9	13	15	25	12	32	23	26	14	17	12	16	29	33	40
Other savings and/or investment products	33	38	21	40	36	38	34	39	19	25	42	32	23	13	21	20	35	33	26	54	45	27	34	25	24	31	35	36
None of these	25	19	29	18	11	24	28	19	39	33	20	25	31	29	24	33	21	34	20	15	16	28	31	36	26	19	19	9
Don't know/Prefer not to answer	4	5	7	3	5	4	4	3	4	4	5	4	3	6	5	5	4	5	4	3	2	3	4	3	2	2	5	5



## Which of the following non-life insurance policies do you own? [MULTIPLE ANSWERS]



## Occupation (%)

Self-employed	55	58	35	31	22	17	13	13	5	11	8	2
Employee (white-collar)	65	63	37	32	25	18	14	14	5	7	5	2
Manual worker	57	58	34	24	16	14	12	12	4	7	8	2
Retired	71	57	29	24	17	20	6	4	2	9	11	1
Other not working	43	43	20	23	11	8	10	7	3	8	16	5

## Gender (%)

Male	61	60	34	29	21	18	13	12	4	8	8	2
Female	62	54	30	26	18	16	9	9	3	8	10	2

## Age (%)





























18-24	34	41	30	31	19	8	20	10	6	6	11	7
25-39	54	54	33	31	23	14	16	17	6	6	9	2
40-54	63	61	33	27	19	17	11	13	4	6	7	2
55+	70	60	30	25	18	20	7	5	2	10	10	1

## Education (%)

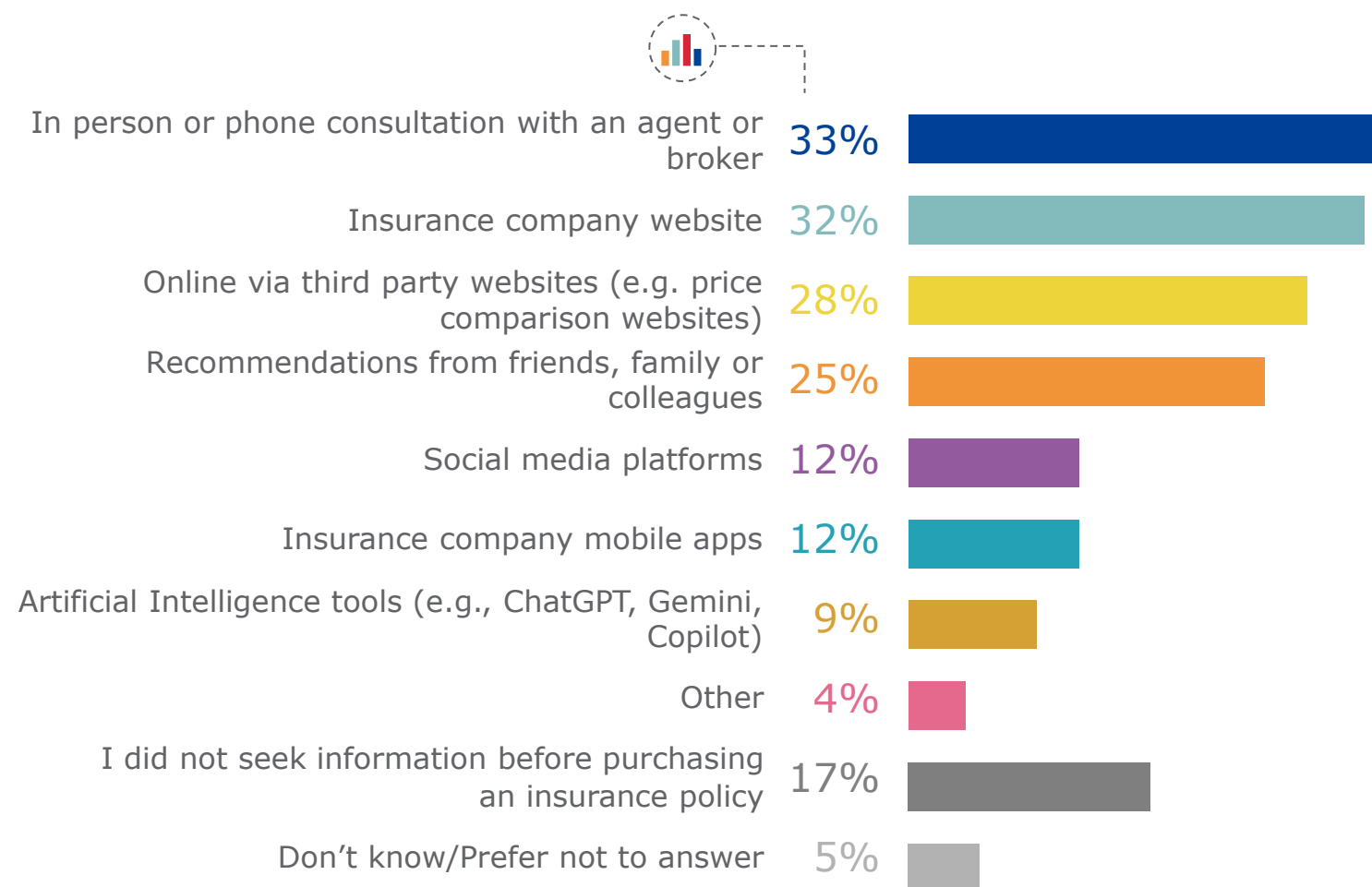
Low	52	51	24	22	14	12	9	11	4	8	11	3
Medium	61	55	32	26	19	17	11	8	3	8	10	2
High	69	64	37	34	25	20	12	12	4	8	6	1

## Q2

Which of the following non-life insurance policies do you own? [MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
Household insurance	62	66	32	60	81	66	58	55	23	73	85	34	35	39	31	52	77	37	38	80	74	57	51	46	54	55	85	72
Car or motor insurance (other than mandatory motor third party liability)	57	57	38	36	58	66	40	70	59	69	71	44	51	65	28	33	75	31	66	61	60	40	60	26	70	37	57	52
Accident insurance	32	41	18	43	75	35	22	11	27	16	32	23	19	34	29	33	48	33	15	43	51	48	21	17	48	38	50	64
Private health insurance	27	38	13	12	33	22	8	49	25	36	36	25	14	25	24	14	52	11	28	70	27	26	33	27	27	13	14	24
Travel insurance	20	27	13	25	58	28	27	38	8	12	10	16	9	8	20	18	37	15	32	55	23	14	7	16	25	25	51	36
Coverage for damage to property from natural catastrophe events	17	28	13	19	24	24	12	9	16	5	20	13	11	16	10	18	51	20	14	10	22	14	15	17	22	35	13	13
Electronics and/or gadget insurance (e.g. personal devices such as mobile phones, tablets, cameras, home appliances)	11	8	12	15	25	11	15	12	8	9	10	7	9	9	16	11	41	15	11	13	13	14	10	11	15	11	13	15
Payment protection insurance (PPI)/ Income protection insurance/Credit protection insurance	10	10	13	11	11	5	8	10	10	7	23	13	7	3	5	3	23	8	13	5	10	10	10	10	10	15	7	17
Cyber insurance or insurance for online purchases	4	6	2	6	11	4	4	2	3	3	4	2	4	1	2	1	10	2	2	5	5	2	2	2	2	2	2	4
Other	8	6	3	6	10	20	2	3	2	7	5	4	6	3	4	2	4	8	3	12	9	2	2	3	2	3	4	7
<i>I do not have any insurance products</i>	9	4	22	12	2	5	17	8	16	6	2	18	19	15	23	19	3	19	9	2	3	12	11	18	8	12	4	2
<i>Don't know/Prefer not to answer</i>	2	4	5	2	2	2	1	2	1	1	2	4	3	3	3	2	2	3	3	2	1	3	3	2	2	2	2	4

In the past two years, which of the following channels have you primarily used to gather information before purchasing insurance policies? [MULTIPLE ANSWERS]



### Occupation (%)

Self-employed	37	35	31	29	15	12	11	5	11	3
Employee (white-collar)	35	37	34	28	14	14	12	3	12	4
Manual worker	29	30	27	28	12	13	11	4	16	4
Retired	34	26	20	17	7	8	2	4	26	5
Other not working	26	25	22	25	15	10	12	3	20	7

### Gender (%)

Male	33	36	32	24	14	15	12	4	14	4
Female	32	28	24	25	11	9	7	3	20	5

### Age (%)
















18-24	27	30	30	38	24	17	23	4	10	5
25-39	32	35	35	32	18	15	17	3	11	4
40-54	32	34	30	24	11	11	9	4	15	5
55+	35	28	23	19	8	9	3	4	24	5

### Education (%)

Low	28	25	21	20	14	12	10	4	19	6
Medium	33	30	28	25	12	11	8	3	18	5
High	36	38	33	27	12	12	10	3	15	3

Q3

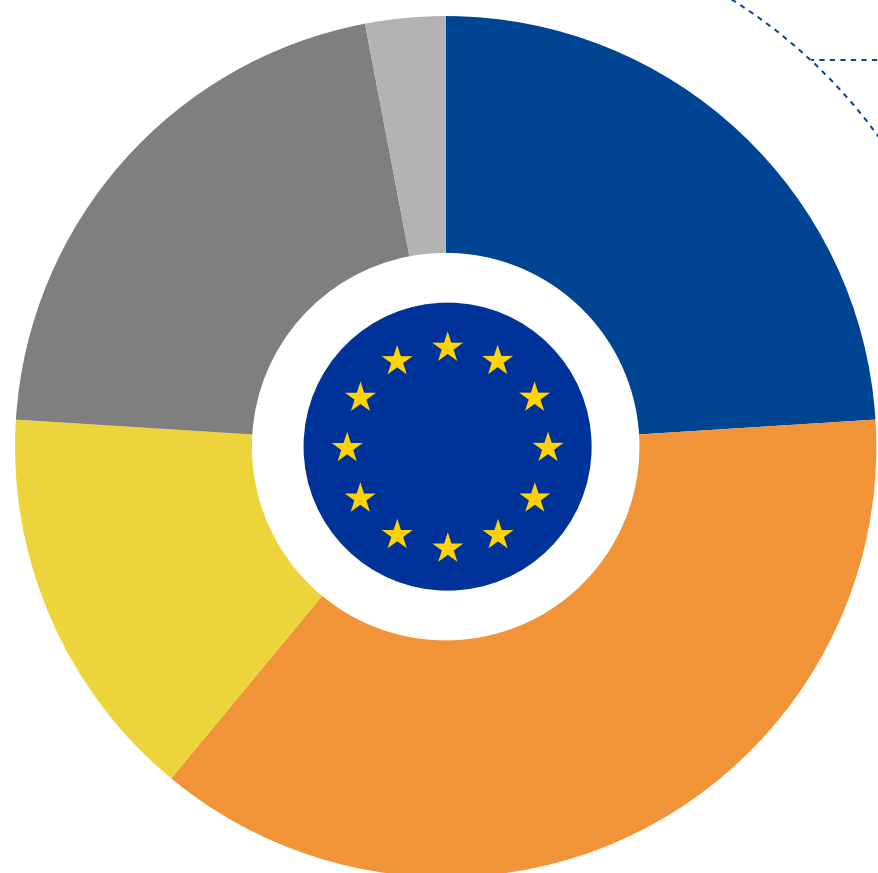
In the past two years, which of the following channels have you primarily used to gather information before purchasing insurance policies? [MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
In person or phone consultation with an agent or broker	33	34	28	35	40	35	22	34	35	35	30	39	33	42	25	31	55	24	33	19	51	33	42	30	57	40	25	23
Insurance company website	32	24	23	33	34	33	37	49	25	36	26	29	34	20	28	29	28	30	32	42	22	30	26	23	36	29	53	42
Online via third party websites (e.g. price comparison websites)	28	20	16	27	20	35	26	36	28	24	23	25	27	17	19	14	15	31	17	39	22	32	22	28	20	27	20	24
Recommendations from friends, family or colleagues	25	19	32	27	29	22	24	32	29	28	25	27	24	33	24	21	26	28	37	20	21	25	23	29	30	23	21	25
Social media platforms	12	9	18	8	13	10	11	15	19	16	8	12	12	12	15	10	6	19	20	6	8	19	6	22	9	16	16	11
Insurance company mobile apps	12	11	15	15	8	9	4	11	13	14	11	18	12	7	13	7	13	7	11	10	8	12	12	19	13	14	14	11
Artificial Intelligence tools (e.g., ChatGPT, Gemini, Copilot)	9	8	6	8	9	9	6	9	14	11	9	8	8	6	8	9	6	10	13	7	6	13	6	11	9	8	9	6
Other	4	3	6	5	10	5	3	4	3	3	3	2	3	3	4	2	2	5	3	4	2	1	3	5	3	4	3	4
<i>I did not seek information before purchasing an insurance policy</i>	17	27	21	12	14	14	22	7	15	14	25	18	14	16	13	22	15	16	17	21	13	22	18	16	9	10	15	13
<i>Don't know/Prefer not to answer</i>	5	6	5	10	7	6	5	3	5	4	4	3	3	8	11	5	3	5	6	5	6	3	3	3	4	7	6	9

 Most-frequently selected response



EU27 average



- **24%** Only online
- **37%** Only in person or over the phone with an agent or broker
- **15%** Both online and in-person/phone purchases
- **21%** I have not purchased any insurance in the past two years
- **3%** Don't know/Prefer not to answer

Occupation (%)

Self-employed	27	40	15	15	3
Employee	30	36	18	14	2
Manual worker	23	43	12	19	3
Retired	17	40	10	31	2
	23	31	14	25	7



Gender (%)

Male	28	36	16	18	2
Female	21	38	14	23	4



Age (%)

18-24	30	30	17	17	6
25-39	30	36	18	12	4
40-54	28	36	16	16	4
55+	19	39	12	28	2



Education (%)

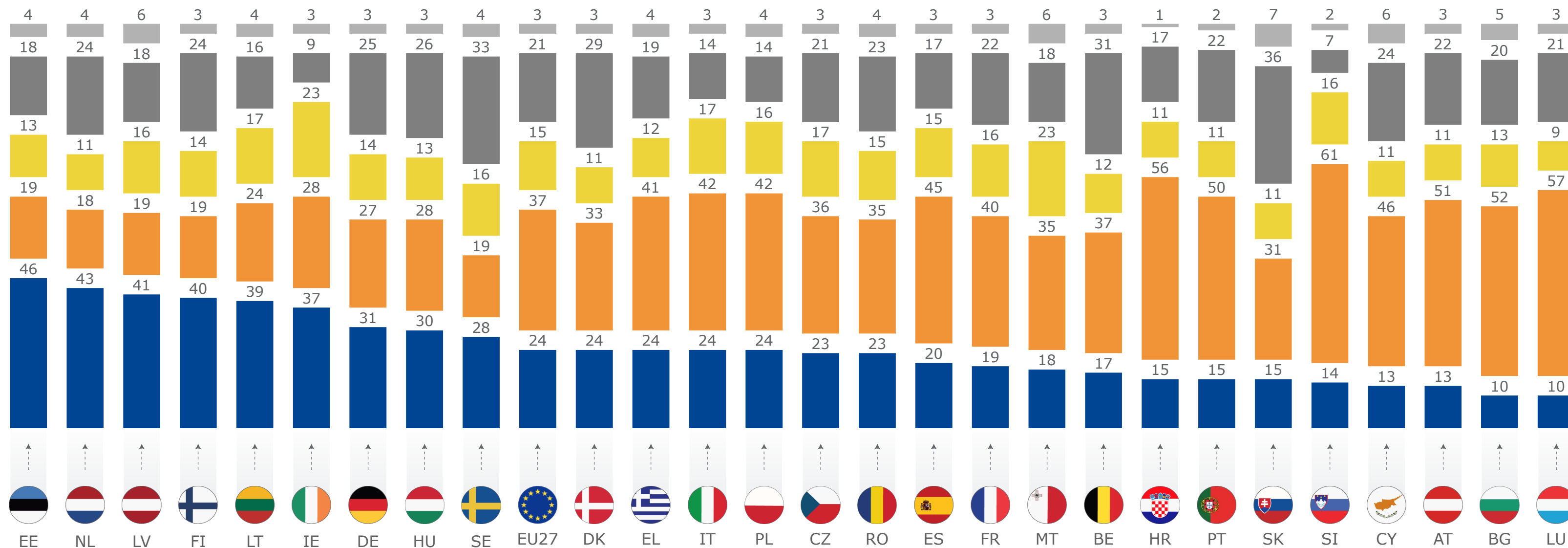
Low	23	37	13	22	5
Medium	23	38	14	22	3
High	27	36	18	17	2



# Q4 In the past two years, how have you purchased insurance policies?



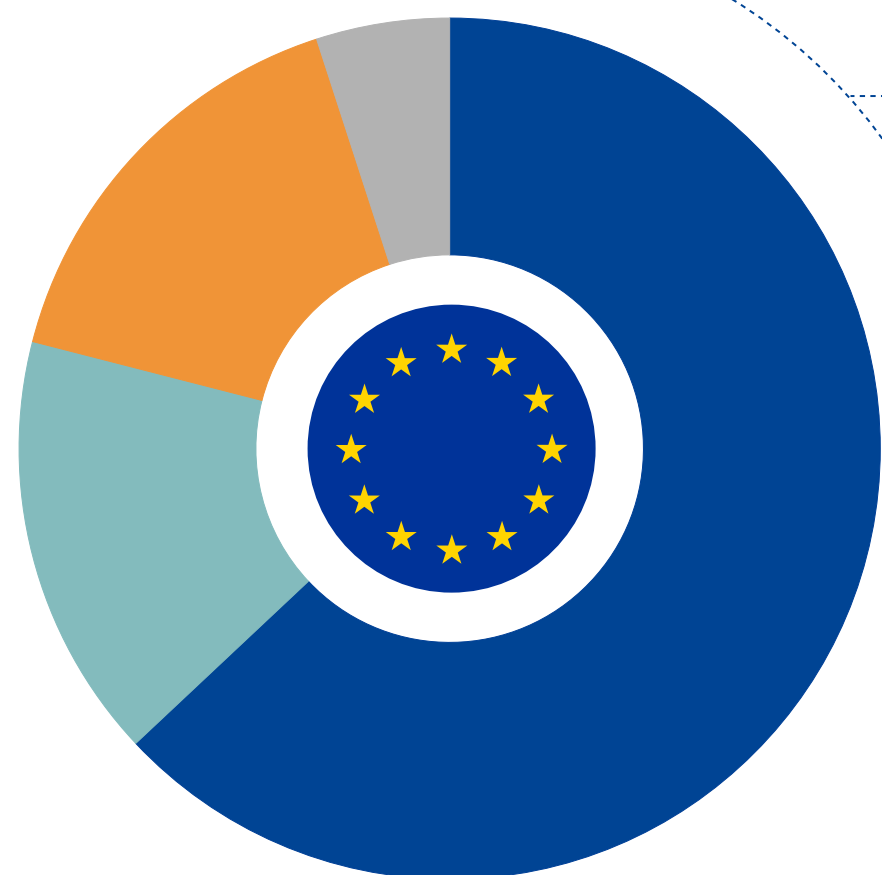
— Only online  
— Only in person or over the phone with an agent or broker  
— Both online and in-person/phone purchases  
— I have not purchased any insurance in the past two years  
— Don't know/Prefer not to answer



# Q5

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

## EU27 average



63%

Mostly via an insurance company

16%

Mostly via a bank

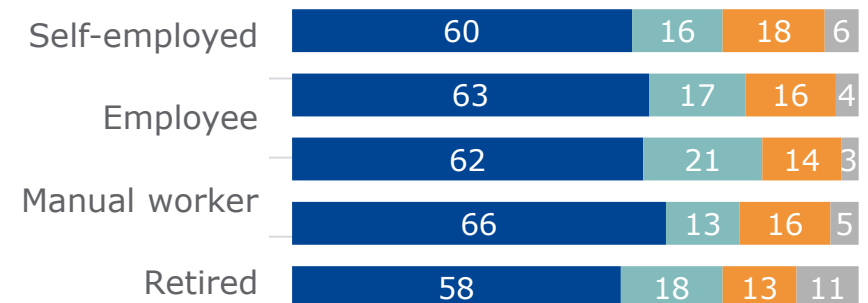
16%

Mostly via another distributor (e.g. broker)

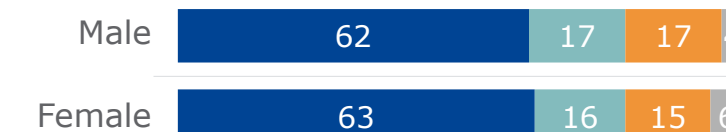
5%

Don't know/Prefer not to answer

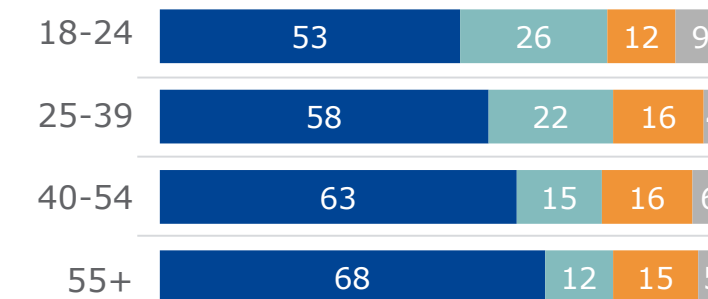
## Occupation (%)



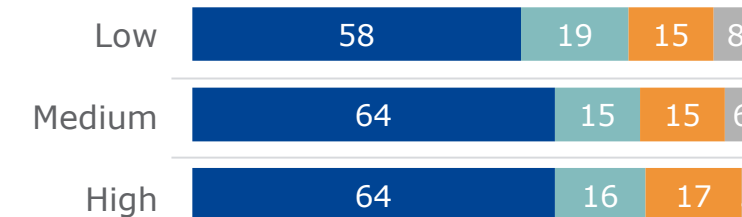
## Gender (%)



## Age (%)

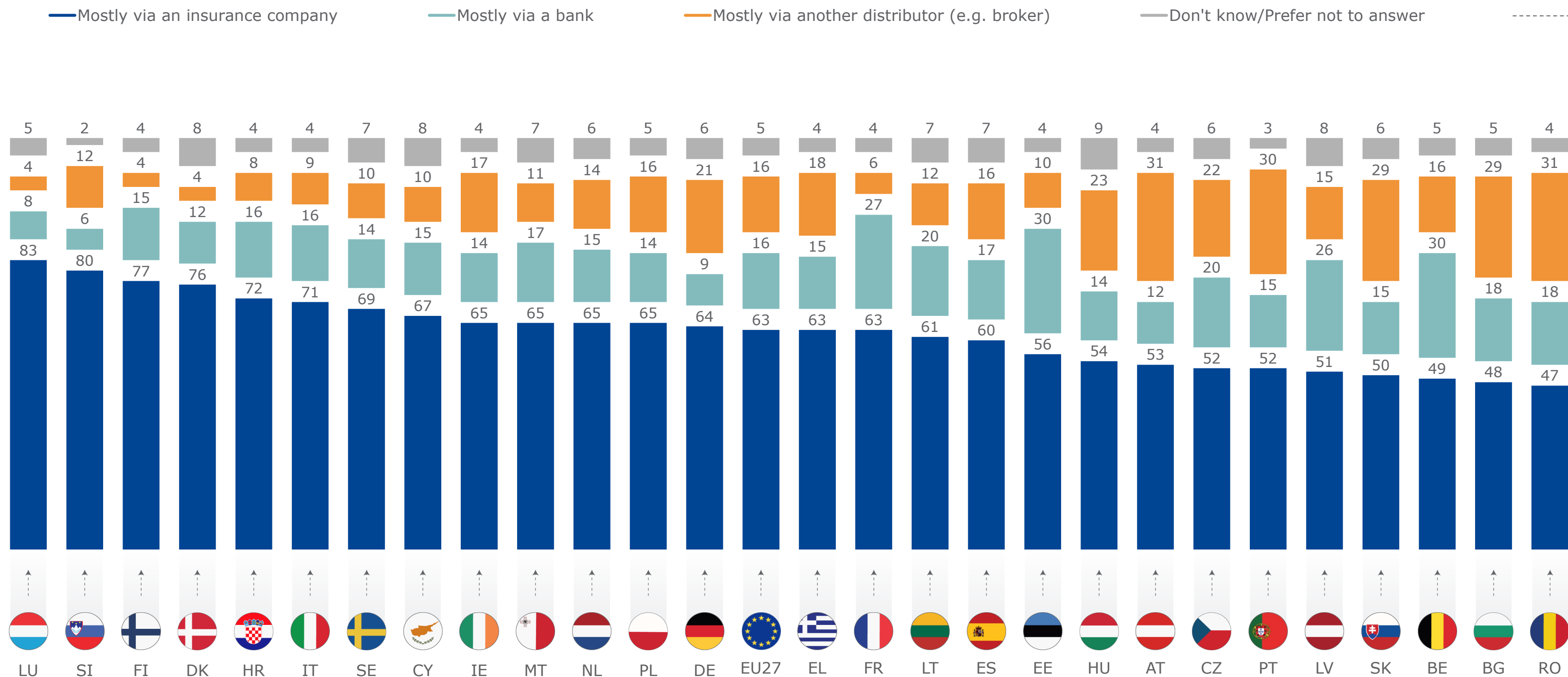


## Education (%)

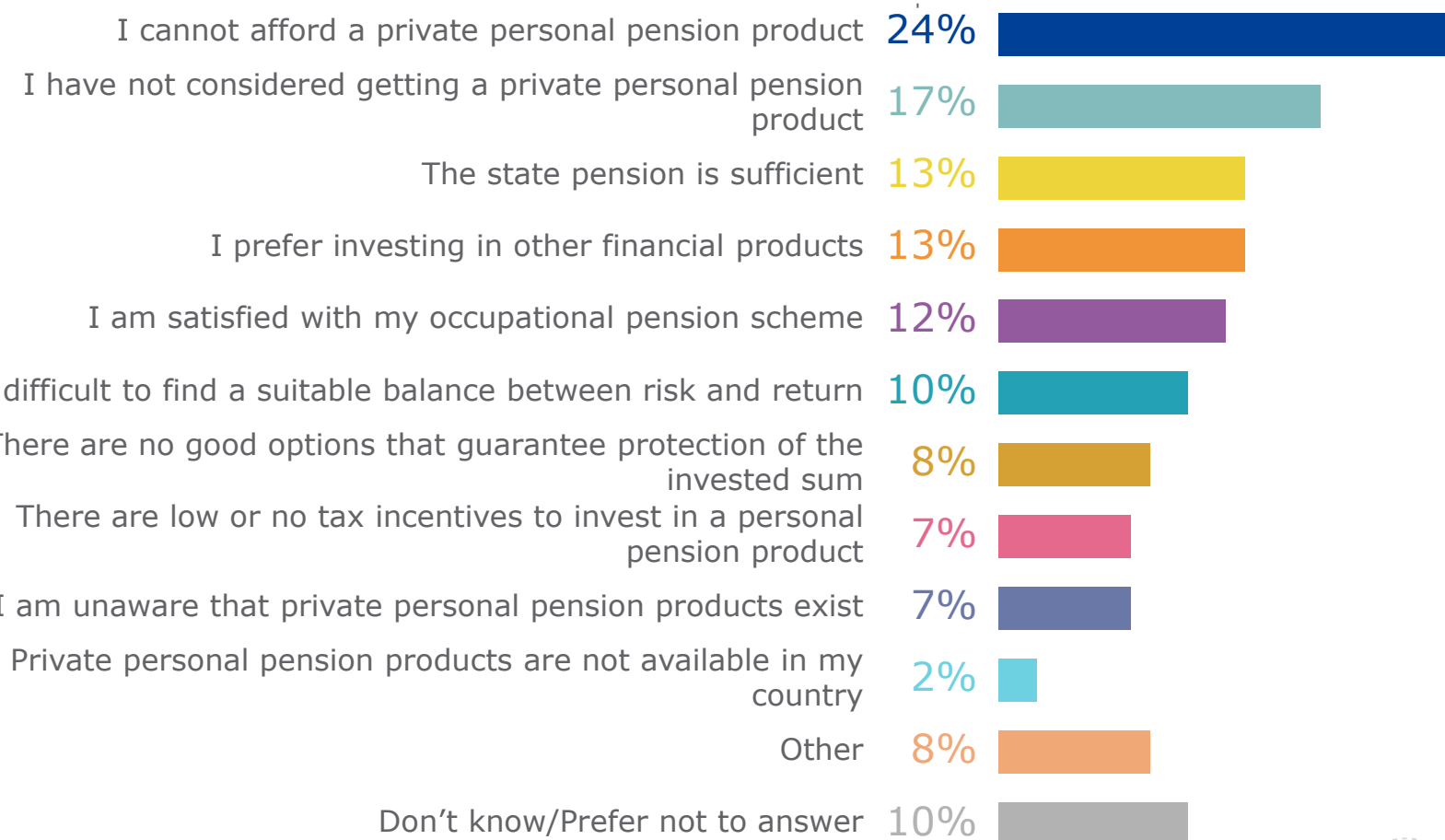


# Q5

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



You indicated earlier that you do not have a private pension. What are the main reasons for this? [MULTIPLE ANSWERS]



### Occupation (%)



Self-employed	24	17	7	20	9	10	10	10	9	3	5	7
Employee	20	17	8	17	14	13	10	9	7	3	6	8
Manual worker	27	19	6	11	10	13	10	11	8	4	5	7
Retired	25	15	27	9	15	5	4	3	3	1	11	8
Other not working	29	17	6	9	6	10	6	6	10	2	9	16

### Gender (%)



Male	20	17	15	16	14	10	8	8	6	3	7	9
Female	27	16	11	10	11	9	7	6	7	2	9	10

### Age (%)



18-24	15	18	5	14	9	12	9	10	14	5	11	13
25-39	18	20	6	17	11	13	9	9	10	4	5	10
40-54	27	16	7	14	11	13	10	8	6	3	6	9
55+	27	15	21	10	14	6	5	5	4	1	9	9

### Education (%)































Low	24	15	13	9	10	10	8	8	8	4	8	12
Medium	26	18	13	11	12	8	7	6	6	2	7	10
High	21	17	12	19	14	12	8	8	6	2	8	8



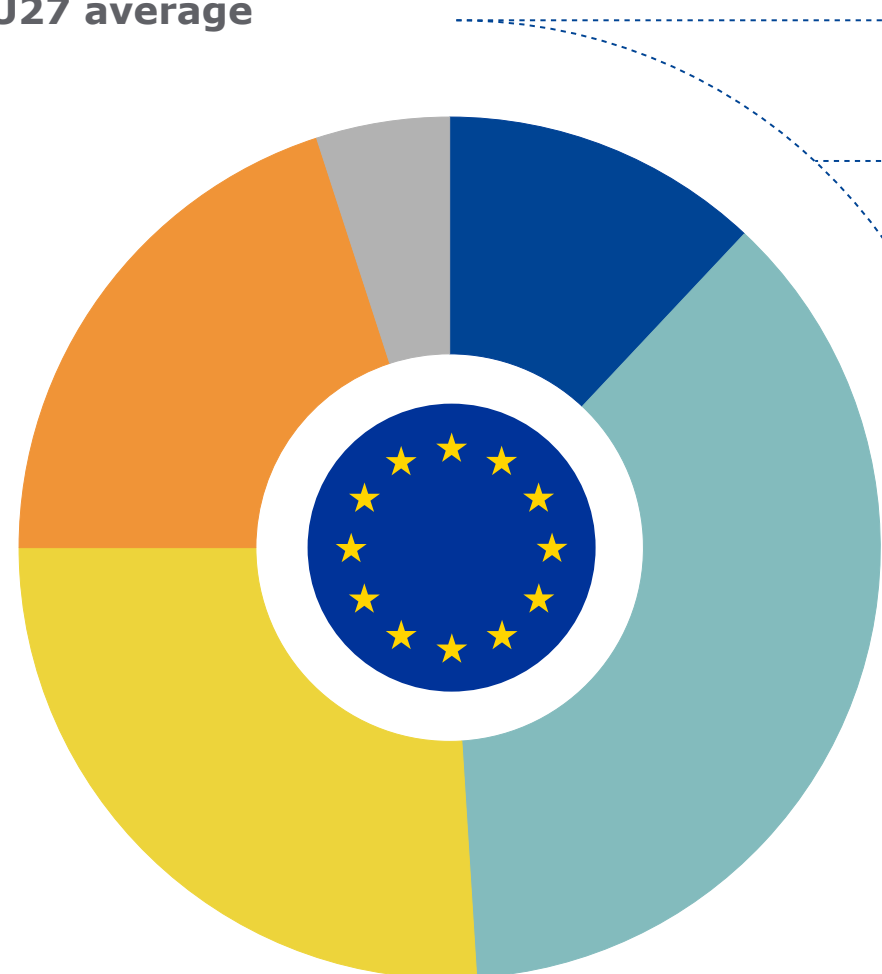
## Q6

You indicated earlier that you do not have a private pension. What are the main reasons for this? [MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
I cannot afford a private personal pension product	24	21	15	13	20	27	15	28	40	20	23	25	26	27	22	16	21	25	24	15	25	24	27	24	15	14	24	22
I have not considered getting a private personal pension product	17	12	21	12	13	11	14	13	16	18	21	19	17	16	12	12	16	13	16	13	16	21	18	21	19	21	22	11
The state pension is sufficient	13	17	16	11	6	10	20	10	15	20	7	8	12	17	16	20	21	11	22	17	20	16	9	20	12	12	7	7
I prefer investing in other financial products	13	12	9	18	10	19	13	7	7	10	13	9	11	9	7	13	15	13	23	10	16	12	12	10	14	12	17	14
I am satisfied with my occupational pension scheme	12	12	9	12	36	11	6	25	11	9	15	8	10	15	8	9	15	4	10	34	9	7	10	8	11	11	26	16
It is difficult to find a suitable balance between risk and return	10	7	13	10	5	9	10	7	9	12	12	7	11	4	8	9	9	8	14	4	10	9	10	7	11	9	4	7
There are no good options that guarantee protection of the invested sum	8	4	12	10	3	8	12	7	10	9	4	13	7	7	10	17	7	11	9	4	7	11	6	6	10	10	4	7
There are low or no tax incentives to invest in a personal pension product	7	6	8	8	4	8	4	4	9	10	5	7	8	4	4	6	6	7	7	5	10	6	7	7	6	5	4	7
I am unaware that private personal pension products exist	7	8	10	6	6	4	16	5	6	12	7	17	5	12	13	8	4	2	3	6	3	8	7	5	11	7	10	6
Private personal pension products are not available in my country	2	4	4	2	2	2	2	3	2	4	1	5	3	1	3	3	0	1	2	1	1	4	3	1	3	1	1	1
Other	8	11	8	13	11	12	6	6	4	5	8	6	6	4	6	8	11	17	6	9	7	5	4	8	8	12	4	11
Don't know/Prefer not to answer	10	14	10	13	12	10	12	9	5	8	11	11	8	10	12	11	8	8	4	13	7	10	12	7	14	12	11	14

 Most-frequently selected response

## EU27 average



- **12%** Very confident
- **37%** Somewhat confident
- **26%** Rather not confident
- **20%** Not at all confident
- **5%** Don't know/Prefer not to answer

## Occupation (%)

Self-employed	16	35	23	21	5
Employee	12	40	27	17	4
Manual worker	11	29	31	25	4
Retired	7	27	28	30	8



## Gender (%)

Male	16	40	24	16	4
Female	9	34	27	24	6



## Age (%)

18-24	12	36	26	19	7
25-39	14	35	26	20	5
40-54	9	35	27	24	5
55+	13	39	25	19	4

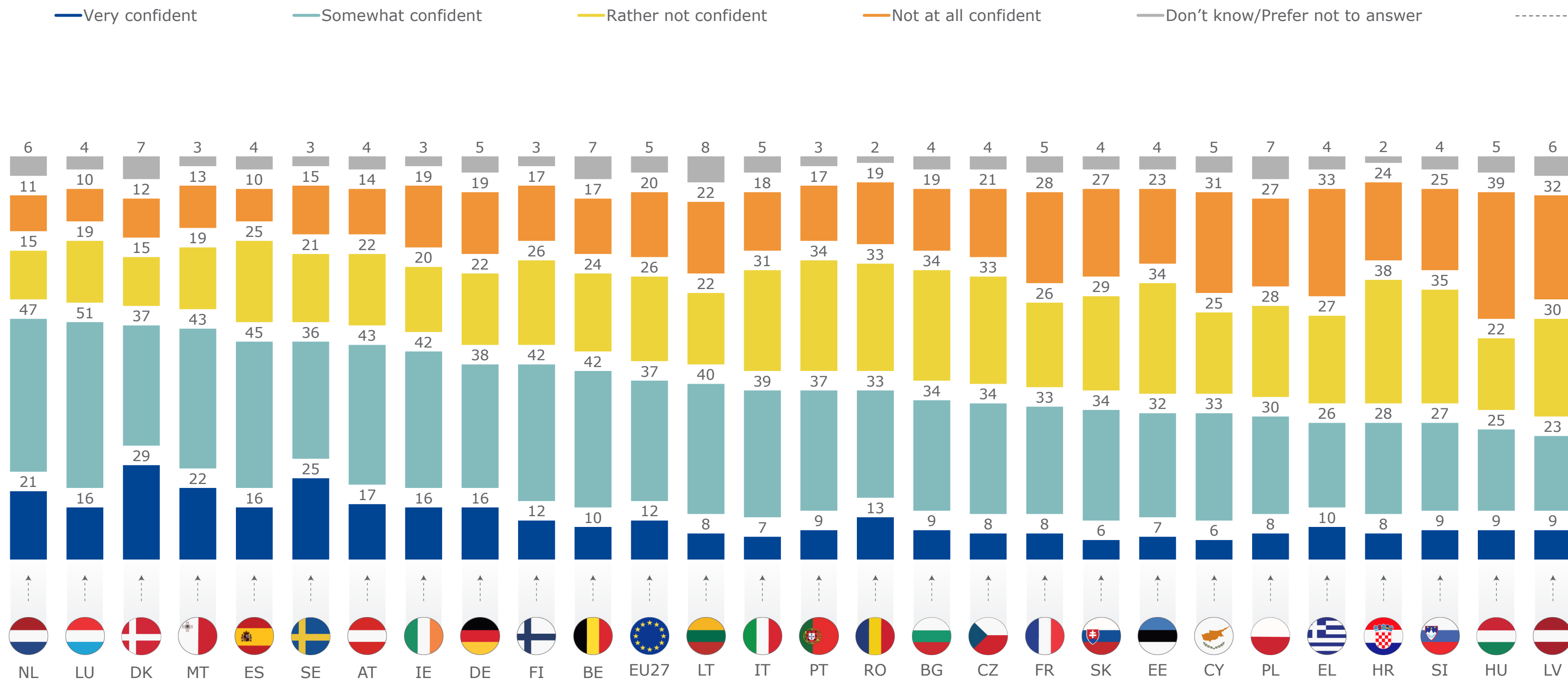


## Education (%)

Low	13	36	26	20	5
Medium	10	35	27	23	5
High	14	41	24	17	4



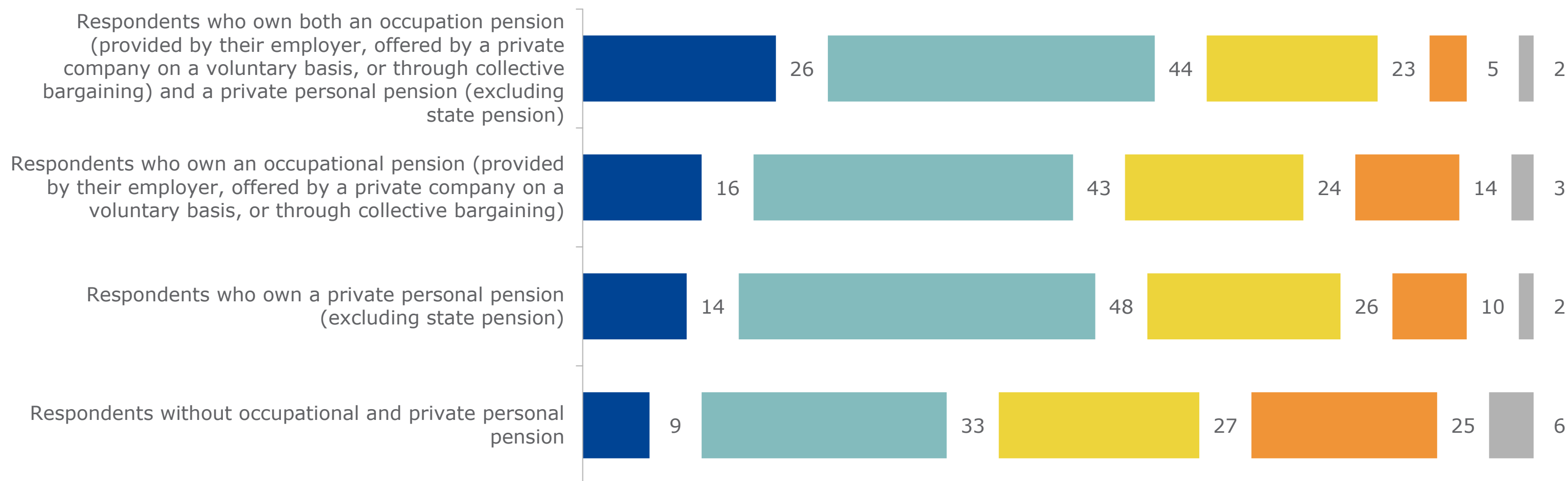
Overall, how confident are you that you will have enough money to live comfortably throughout your retirement years?



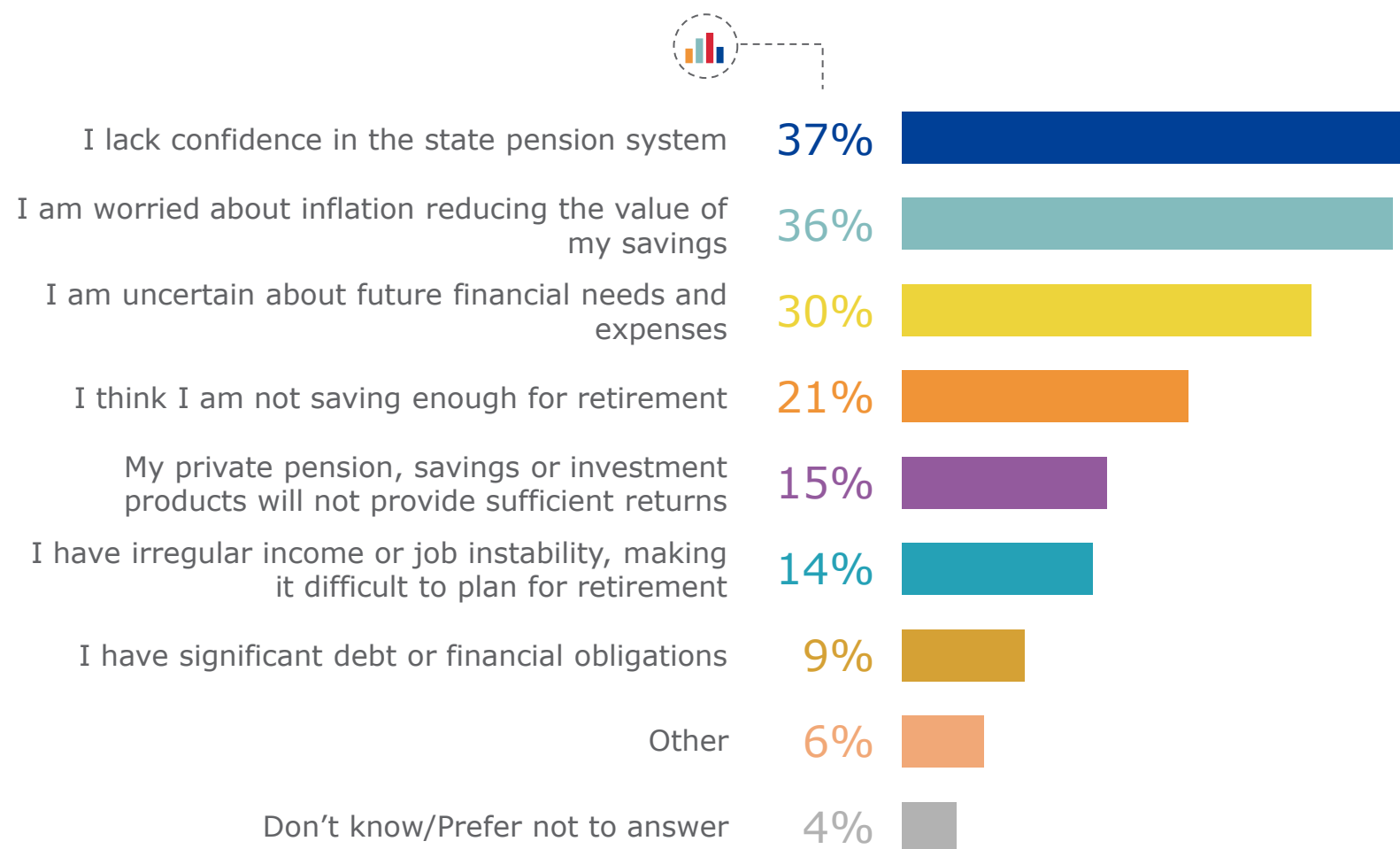


Very confident
Somewhat confident
Rather not confident
Not at all confident
Don't know/Prefer not to answer

## Results by ownership of an occupational and/or private personal pension



You indicated earlier that you are not confident about your financial situation in retirement. What are the main reasons for this?  
[MULTIPLE ANSWERS]



### Occupation (%)

Self-employed	37	37	27	28	17	31	11	3	1
Employee (white-collar)	47	41	32	26	17	10	8	4	3
Manual worker	39	33	27	25	15	17	10	4	2
Retired	26	37	34	9	12	2	8	11	7
Other not working	30	27	26	20	11	26	10	7	5

### Gender (%)

Male	38	37	31	20	16	13	10	5	3
Female	36	36	30	21	14	14	8	7	4

### Age (%)

18-24	39	38	30	17	10	17	10	6	3
25-39	44	34	31	27	15	18	10	3	3
40-54	42	36	28	27	16	16	8	5	3
55+	29	37	32	15	14	9	8	9	5



























### Education (%)

Low	36	36	31	21	13	14	8	6	4
Medium	44	43	33	24	17	14	8	5	2
High	36	36	31	21	13	14	8	6	4



## Q8

You indicated earlier that you are not confident about your financial situation in retirement. What are the main reasons for this?  
[MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
I lack confidence in the state pension system	37	42	46	36	24	43	29	23	37	35	36	41	30	35	41	40	43	52	36	34	46	34	42	28	37	48	34	36
I am worried about inflation reducing the value of my savings	36	41	39	40	27	35	53	35	29	30	44	33	34	24	35	39	41	29	38	35	37	40	32	38	31	38	19	30
I am uncertain about future financial needs and expenses	30	31	32	36	33	38	35	42	39	25	26	38	22	35	30	26	43	28	46	23	40	32	31	38	28	28	37	39
I think I am not saving enough for retirement	21	15	20	20	32	28	30	35	19	18	25	17	12	27	22	16	17	23	31	22	18	17	21	19	17	13	23	34
My private pension, savings or investment products will not provide sufficient returns	15	19	12	12	13	19	13	18	10	13	14	15	15	9	15	20	17	8	15	17	19	11	9	12	33	17	12	29
I have irregular income or job instability, making it difficult to plan for retirement	14	9	14	8	16	9	16	17	18	17	12	12	18	16	14	15	14	12	10	13	12	18	13	11	8	11	22	17
I have significant debt or financial obligations	9	5	7	10	15	8	8	14	17	13	7	10	8	16	10	7	13	7	14	7	11	10	8	8	9	11	18	7
Other	6	7	5	8	8	7	3	6	2	7	5	7	6	5	4	6	4	9	2	11	4	5	5	7	6	6	6	7
Don't know/Prefer not to answer	4	6	5	3	5	2	2	4	3	5	4	3	3	4	3	4	5	4	7	6	3	5	4	5	5	5	6	5

Most-frequently selected response

Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 14/5-22/5/2025

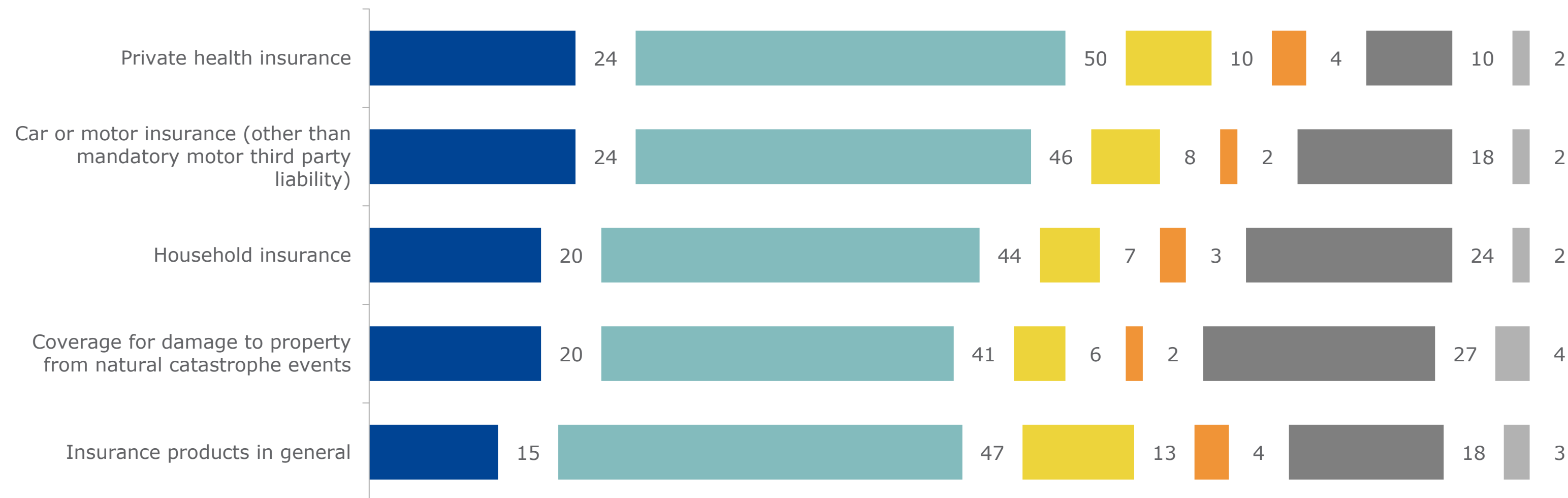
(%) Base: n=12 068 - Respondents who are not confident about having enough money for retirement

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?



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



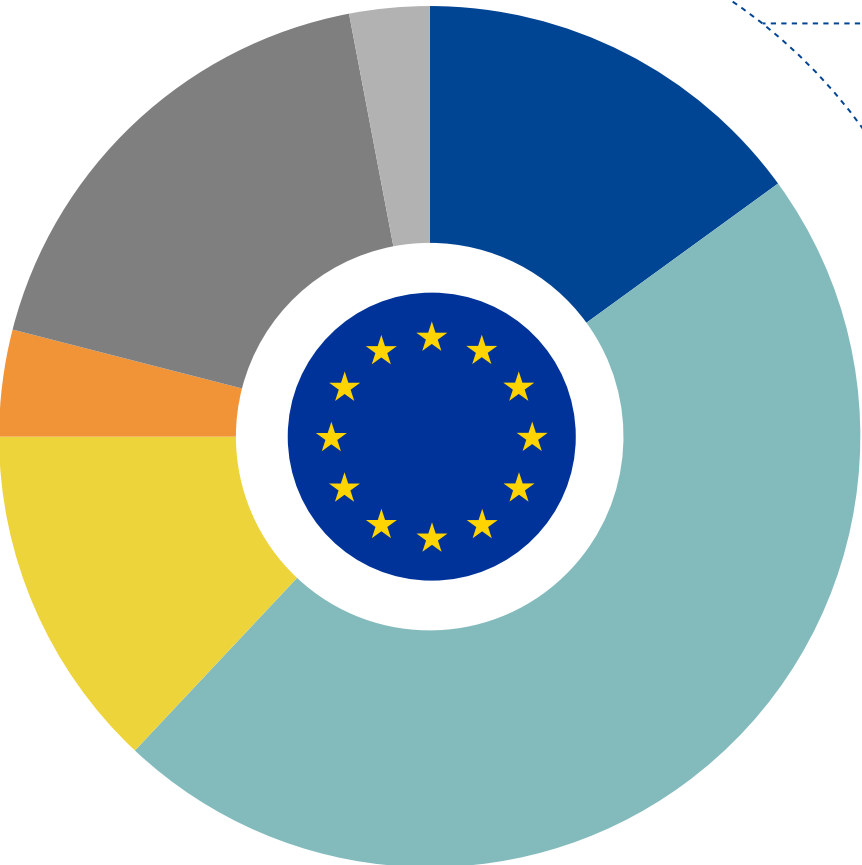
Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 14/5-22/5/2025

(%) Base: n=22 786 (Insurance products in general); n=7 257 (Private health insurance); n=13 797 (Car or motor insurance); n=15 169 (Household insurance); n=4 706 (Coverage for damage to property from natural catastrophe events) – Respondents owning this type of insurance

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

EU27 average



- 15% Very satisfied
- 47% Somewhat satisfied
- 13% Somewhat dissatisfied
- 4% Very dissatisfied
- 18% I have not made a claim in the past two years
- 3% Don't know

Occupation (%)

Self-employed	20	43	15	3	16	3
Employee (white-collar)	14	50	14	4	16	2
Manual worker	16	45	17	5	14	3
Retired	16	47	8	2	25	2
Other not working	13	44	15	5	19	4



Gender (%)

Male	15	49	13	4	17	2
Female	15	46	12	3	20	4



Age (%)

18-24	15	46	21	5	10	3
25-39	18	48	15	4	13	2
40-54	13	49	14	4	17	3
55+	15	46	10	3	25	1



Education (%)

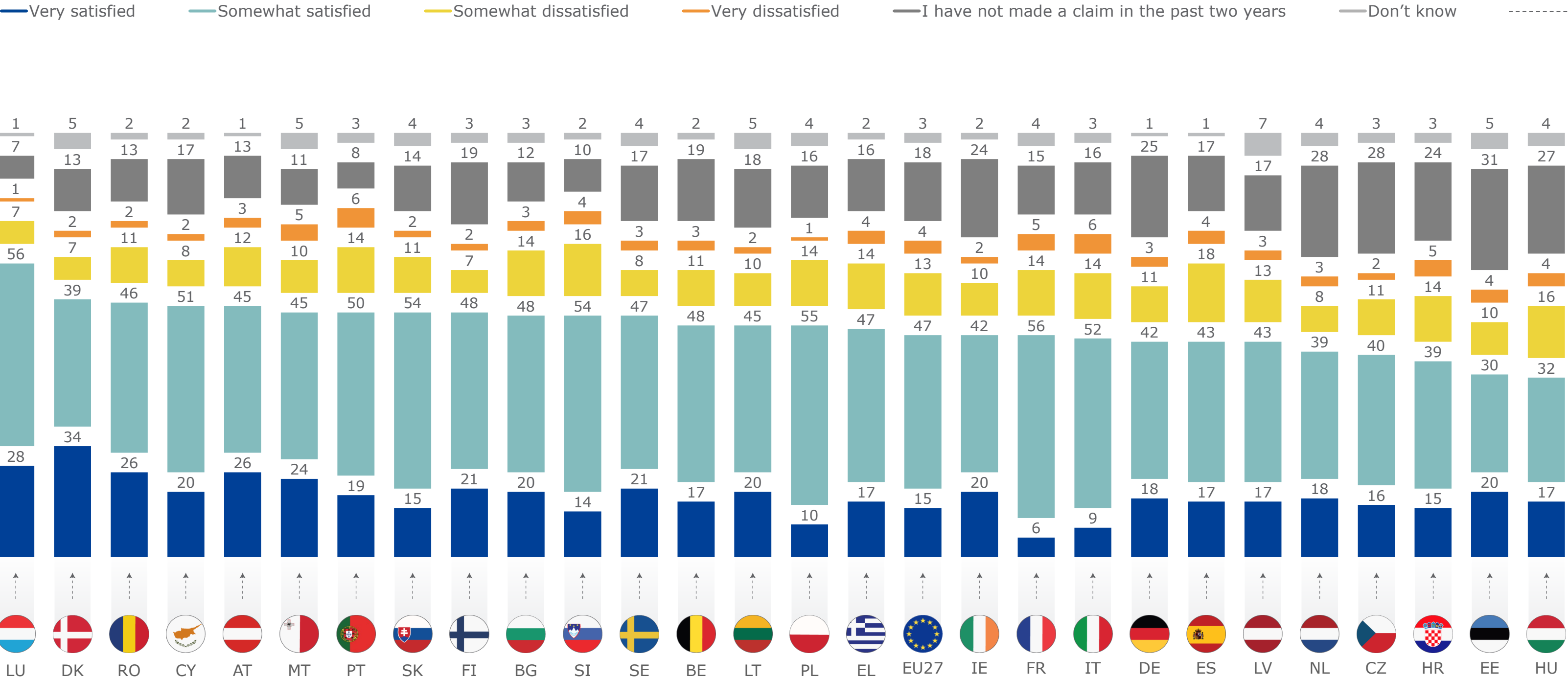
Low	16	44	15	5	17	3
Medium	14	47	13	3	20	3
High	15	50	12	4	17	2



Q9\_1

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?

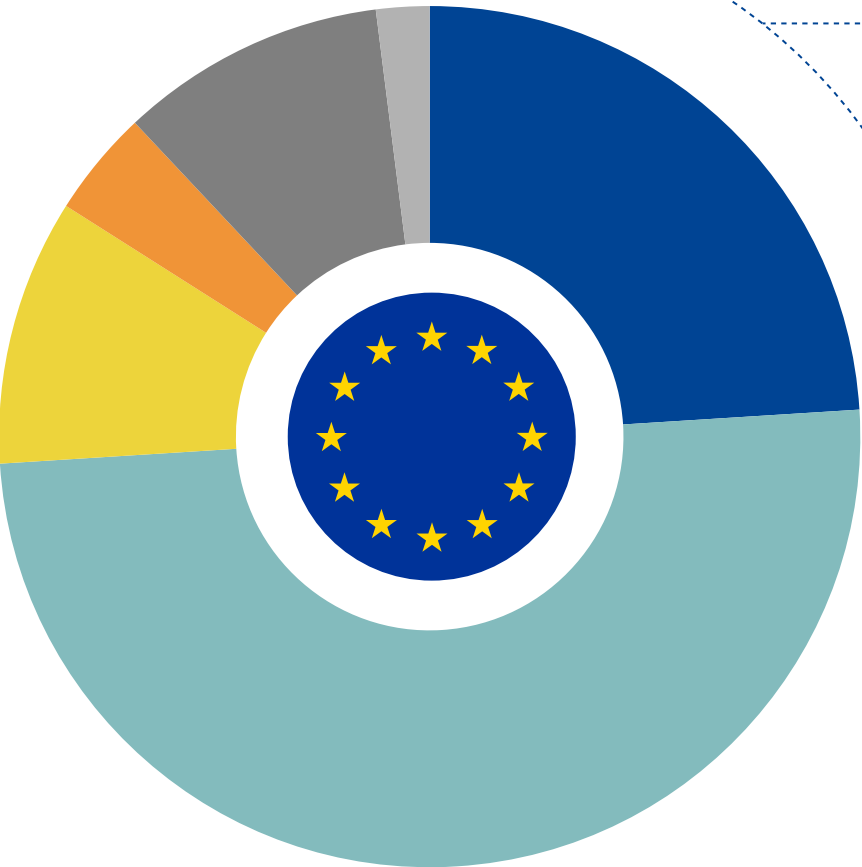
Insurance products in general



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?

Private health insurance

EU27 average



- 24% Very satisfied
- 50% Somewhat satisfied
- 10% Somewhat dissatisfied
- 4% Very dissatisfied
- 10% I have not made a claim in the past two years
- 2% Don't know

Occupation (%)

Self-employed	26	46	12	3	11	2
Employee (white-collar)	24	50	11	4	9	2
Manual worker	27	49	11	3	8	2
Retired	25	52	7	3	11	2
Other not working	21	51	13	4	9	2



Gender (%)

Male	26	49	11	3	9	2
Female	22	51	9	4	10	4



Age (%)

18-24	26	47	14	5	6	2
25-39	25	51	11	4	7	2
40-54	22	51	10	5	9	3
55+	24	50	9	3	12	2



Education (%)

Low	25	47	10	5	10	3
Medium	23	51	10	3	11	2
High	25	51	11	4	8	1

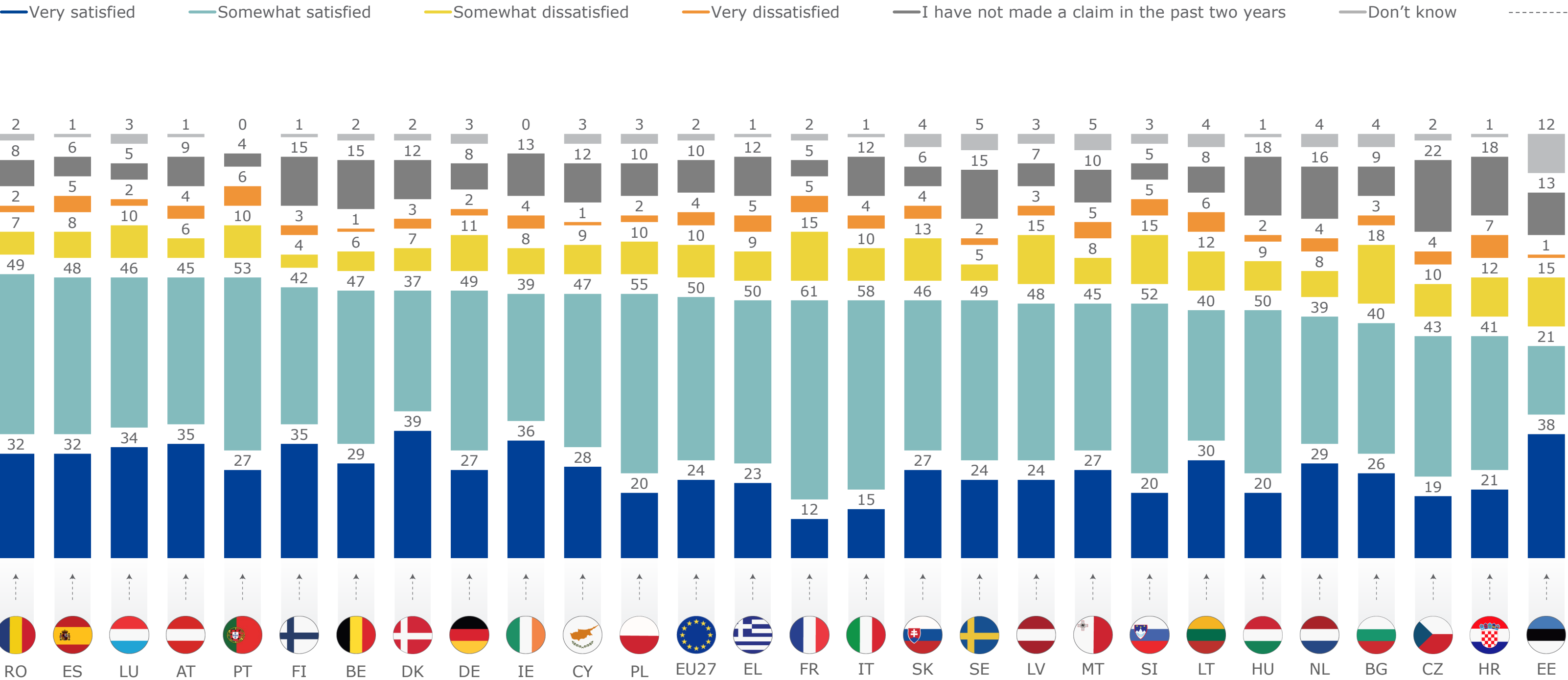




Q9\_2

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?

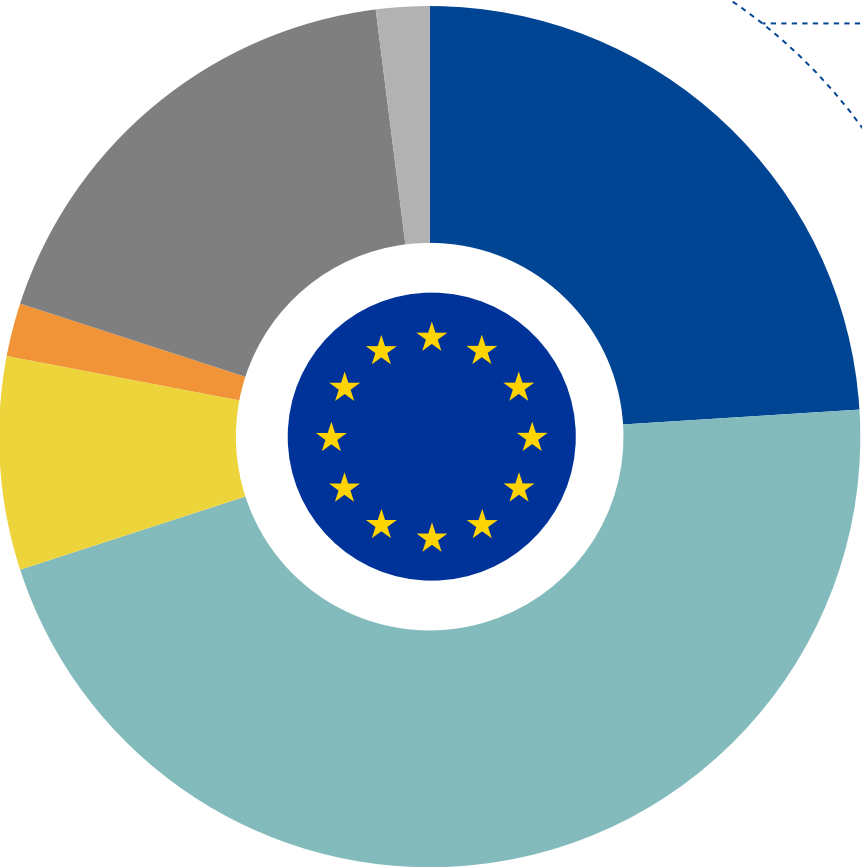
Private health insurance



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?

Car or motor insurance (other than mandatory motor third party liability)

EU27 average



- 24% Very satisfied
- 46% Somewhat satisfied
- 8% Somewhat dissatisfied
- 2% Very dissatisfied
- 18% I have not made a claim in the past two years
- 2% Don't know

Occupation (%)

Self-employed	23	46	9	3	17	2
Employee (white-collar)	25	47	9	2	16	1
Manual worker	22	45	11	2	17	3
Retired	25	44	5	1	24	1
Other not working	20	46	10	5	17	2



Gender (%)

Male	24	46	9	3	17	1
Female	24	46	7	2	19	2



Age (%)

18-24	22	47	13	6	10	2
25-39	25	48	11	3	12	1
40-54	23	47	9	3	16	2
55+	24	45	5	1	24	1



Education (%)

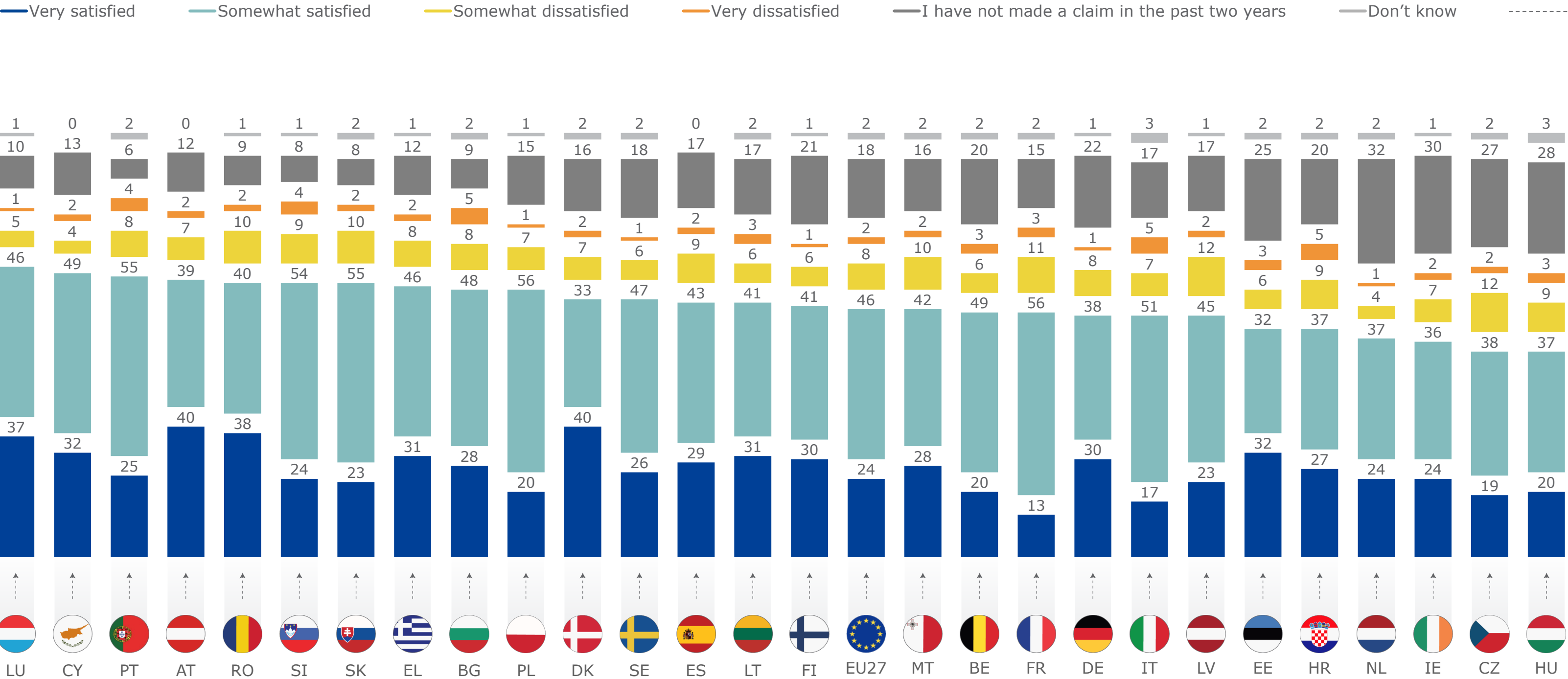
Low	26	43	8	4	17	2
Medium	24	46	7	2	19	2
High	22	48	8	3	18	1



Q9\_3

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?

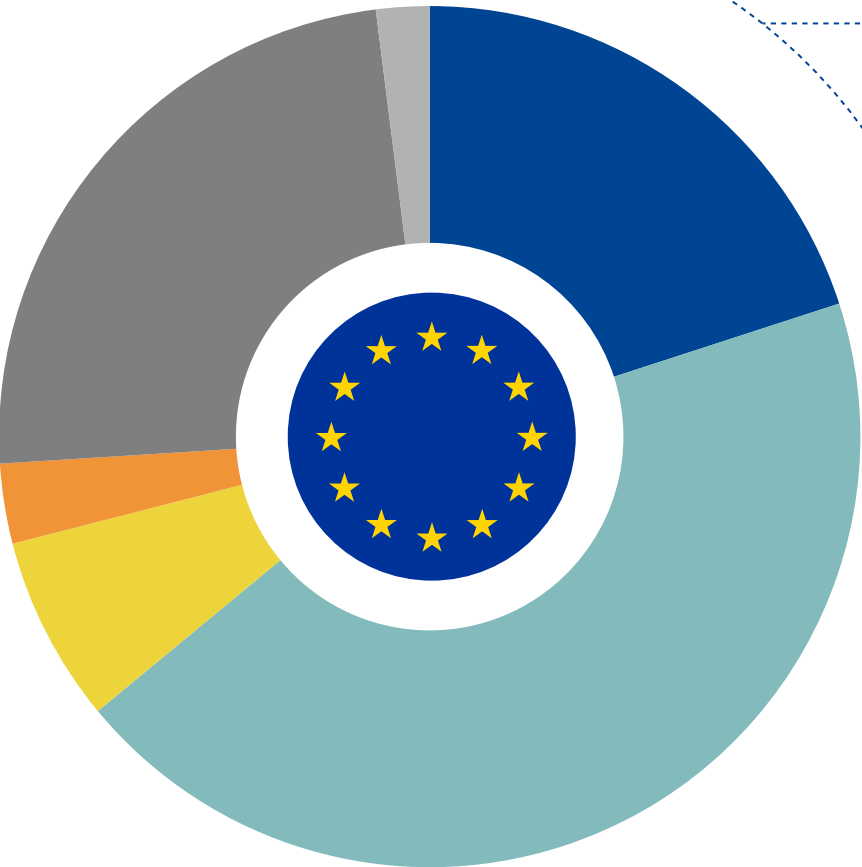
Car or motor insurance (other than mandatory motor third party liability)



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?

Household insurance

EU27 average



- 20% Very satisfied
- 44% Somewhat satisfied
- 7% Somewhat dissatisfied
- 3% Very dissatisfied
- 24% I have not made a claim in the past two years
- 2% Don't know

Occupation (%)

Self-employed	21	41	10	3	22	3
Employee (white-collar)	20	46	8	3	21	2
Manual worker	21	44	7	6	19	3
Retired	22	42	5	2	28	1
Other not working	18	46	9	3	22	2



Gender (%)

Male	21	45	8	3	22	1
Female	20	44	7	2	25	2



Age (%)

18-24	17	51	14	4	13	1
25-39	22	47	9	3	17	2
40-54	18	46	9	3	21	3
55+	21	41	5	2	30	1



Education (%)

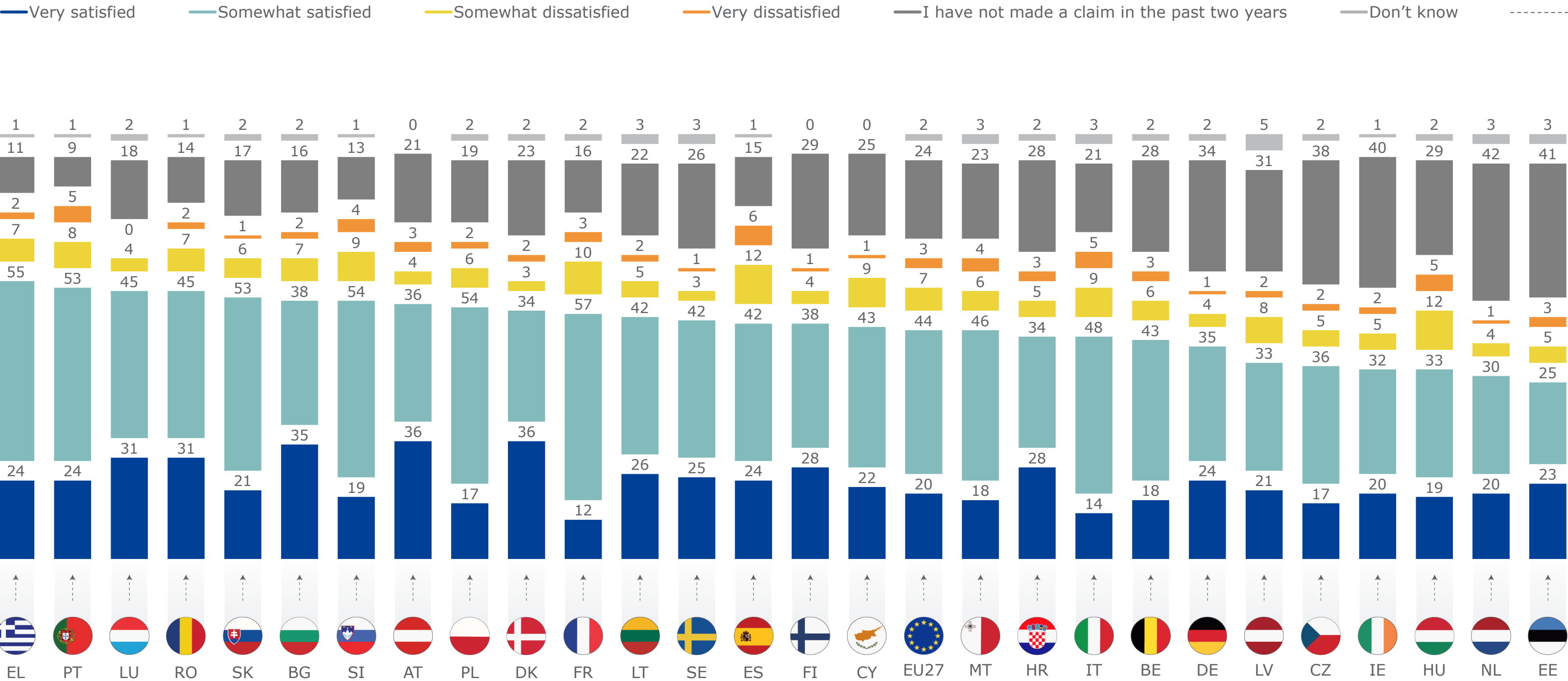
Low	21	44	7	4	22	2
Medium	21	44	7	2	24	2
High	19	45	8	3	23	2



Q9\_4

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?

Household insurance

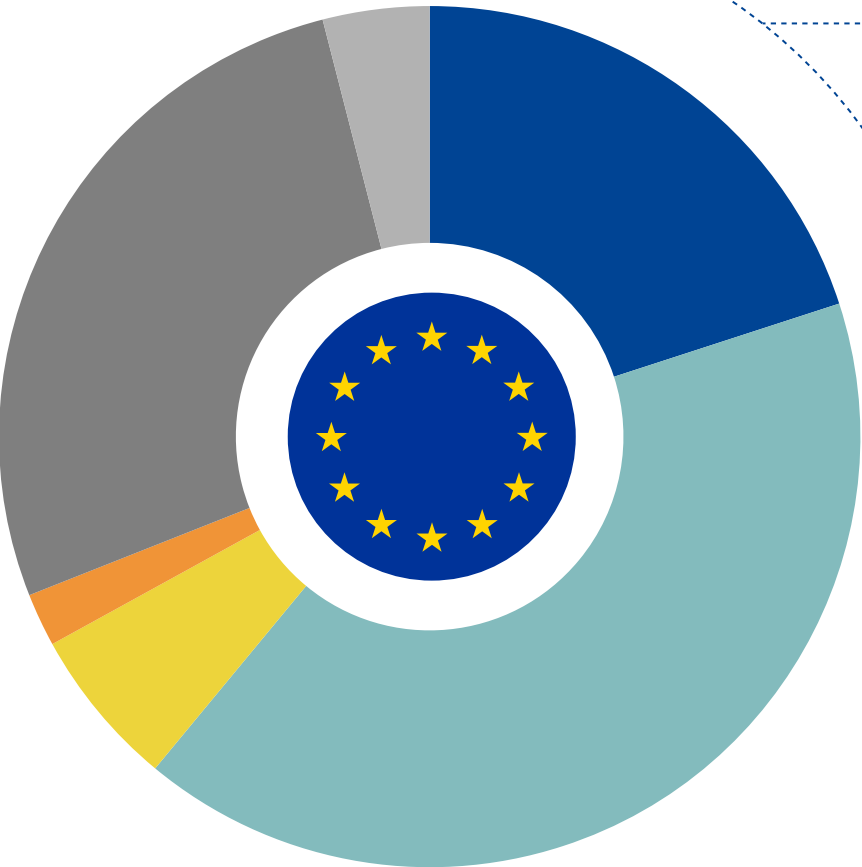




For the insurance products you reported owning, were you satisfied or not with the claims handling (e.g., processing time, communication, payout etc.) in the past two years?

Coverage for damage to property from natural catastrophe events

EU27 average



- 20% Very satisfied
- 41% Somewhat satisfied
- 6% Somewhat dissatisfied
- 2% Very dissatisfied
- 27% I have not made a claim in the past two years
- 4% Don't know

Occupation (%)

Self-employed	24	35	9	4	26	2
Employee (white-collar)	21	44	7	2	23	3
Manual worker	13	42	15	6	23	1
Retired	20	36	4	1	33	6
Other not working	17	44	7	4	25	3



Gender (%)

Male	21	41	8	2	25	3
Female	19	40	5	2	30	4



Age (%)

18-24	26	50	14	1	8	1
25-39	23	45	9	3	18	2
40-54	19	48	6	4	20	3
55+	19	34	5	1	36	5



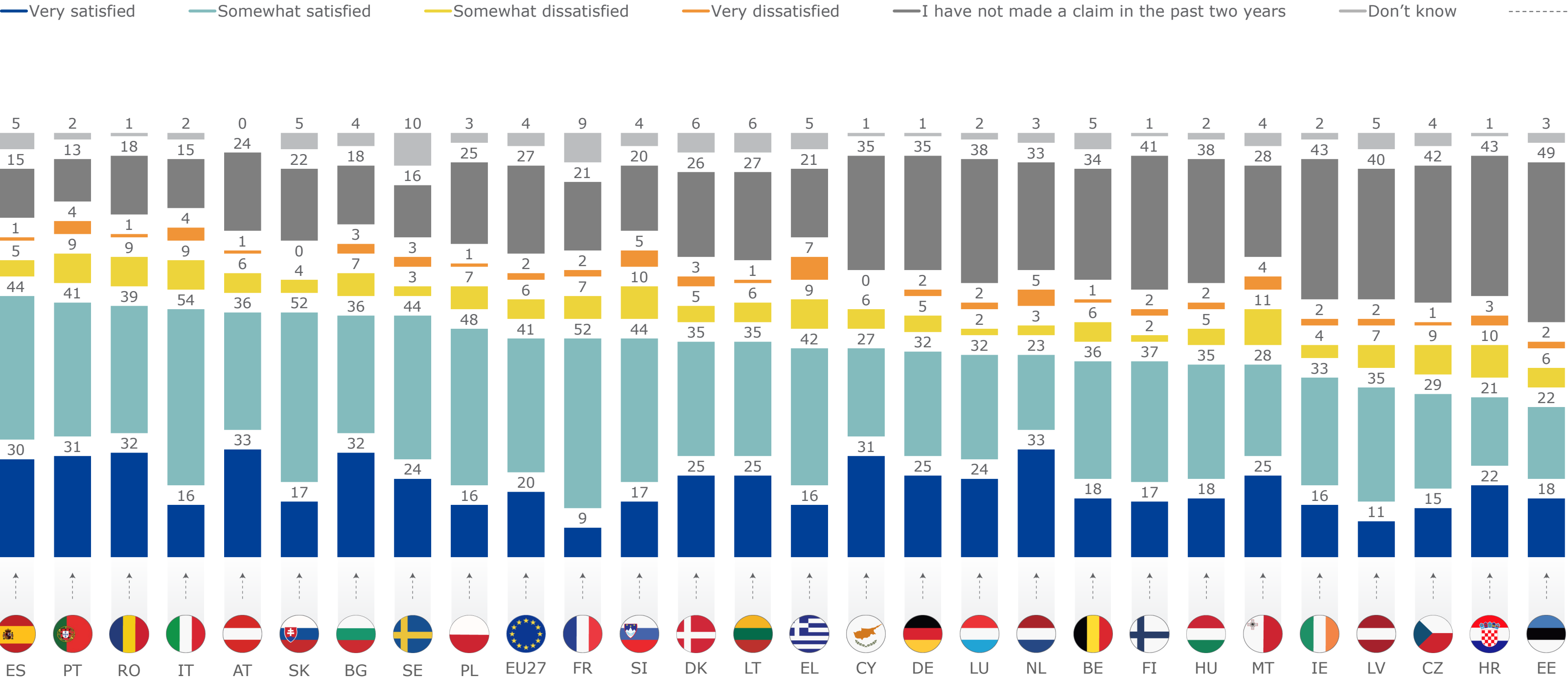
Education (%)

Low	22	51	6	2	16	3
Medium	21	38	6	3	28	4
High	18	38	8	2	31	3



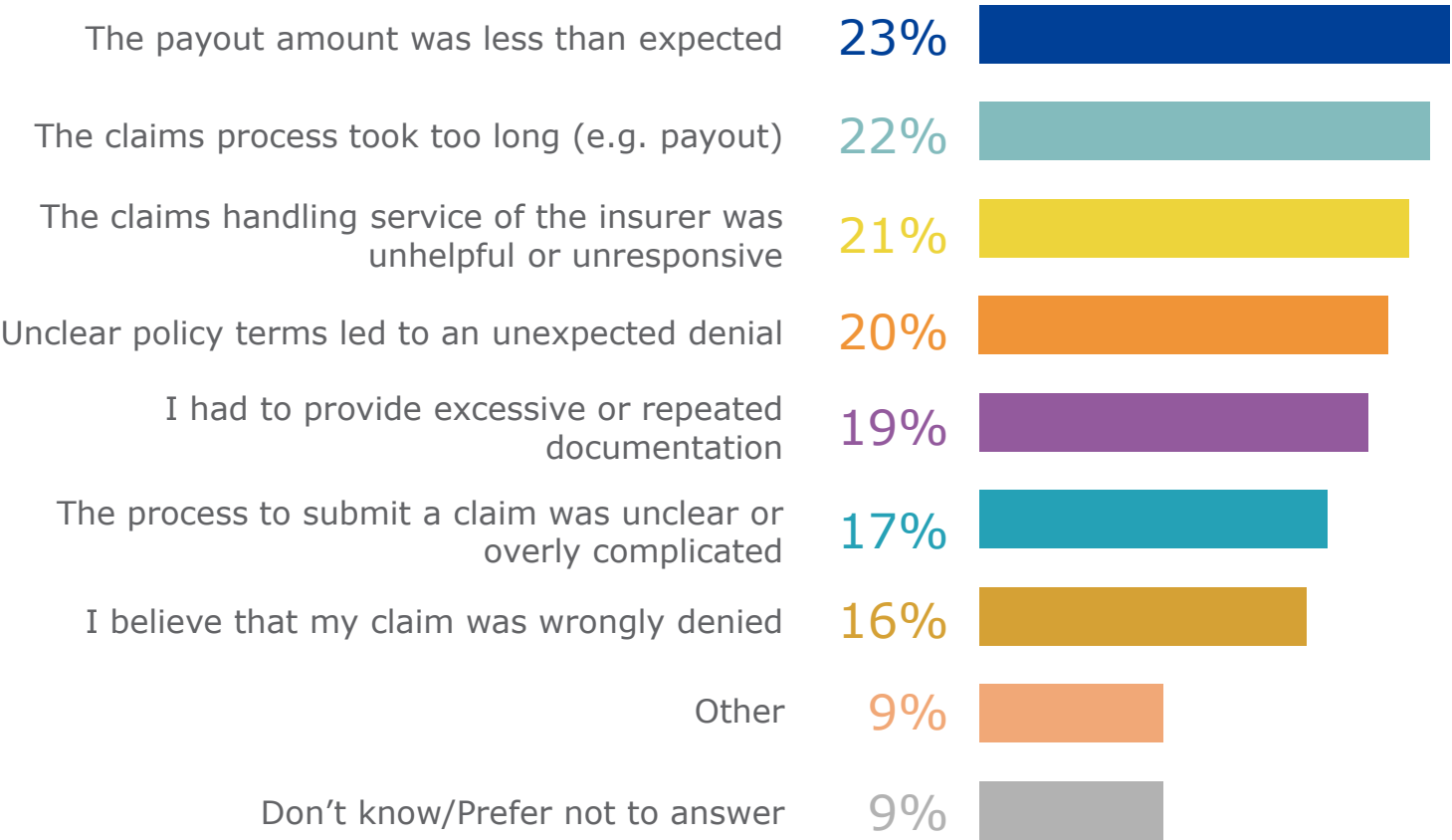
For the insurance products you reported owning, were you satisfied or not with the claims handling (e.g., processing time, communication, payout etc.) in the past two years?

Coverage for damage to property from natural catastrophe events



Q10

What is your main reason for not being satisfied with your experience of insurance claims handling? [MULTIPLE ANSWERS]



Occupation (%)

Self-employed	22	26	22	23	22	22	15	8	4
Employee (white-collar)	24	22	22	23	18	16	15	9	8
Manual worker	24	22	22	12	20	18	13	11	8
Retired	24	19	15	16	18	11	19	11	11
Other not working	19	23	22	17	19	21	15	10	12



Gender (%)

Male	25	25	23	20	19	18	16	8	7
Female	21	19	19	20	18	16	15	11	10



Age (%)

18-24	23	26	26	19	25	22	16	9	5
25-39	22	22	23	21	19	20	17	9	7
40-54	23	22	22	20	16	17	14	8	12
55+	24	20	16	19	18	12	15	12	9







Education (%)

Low	20	24	21	21	21	21	17	8	7
Medium	22	19	20	18	17	15	14	11	12
High	26	25	22	21	18	16	16	10	6



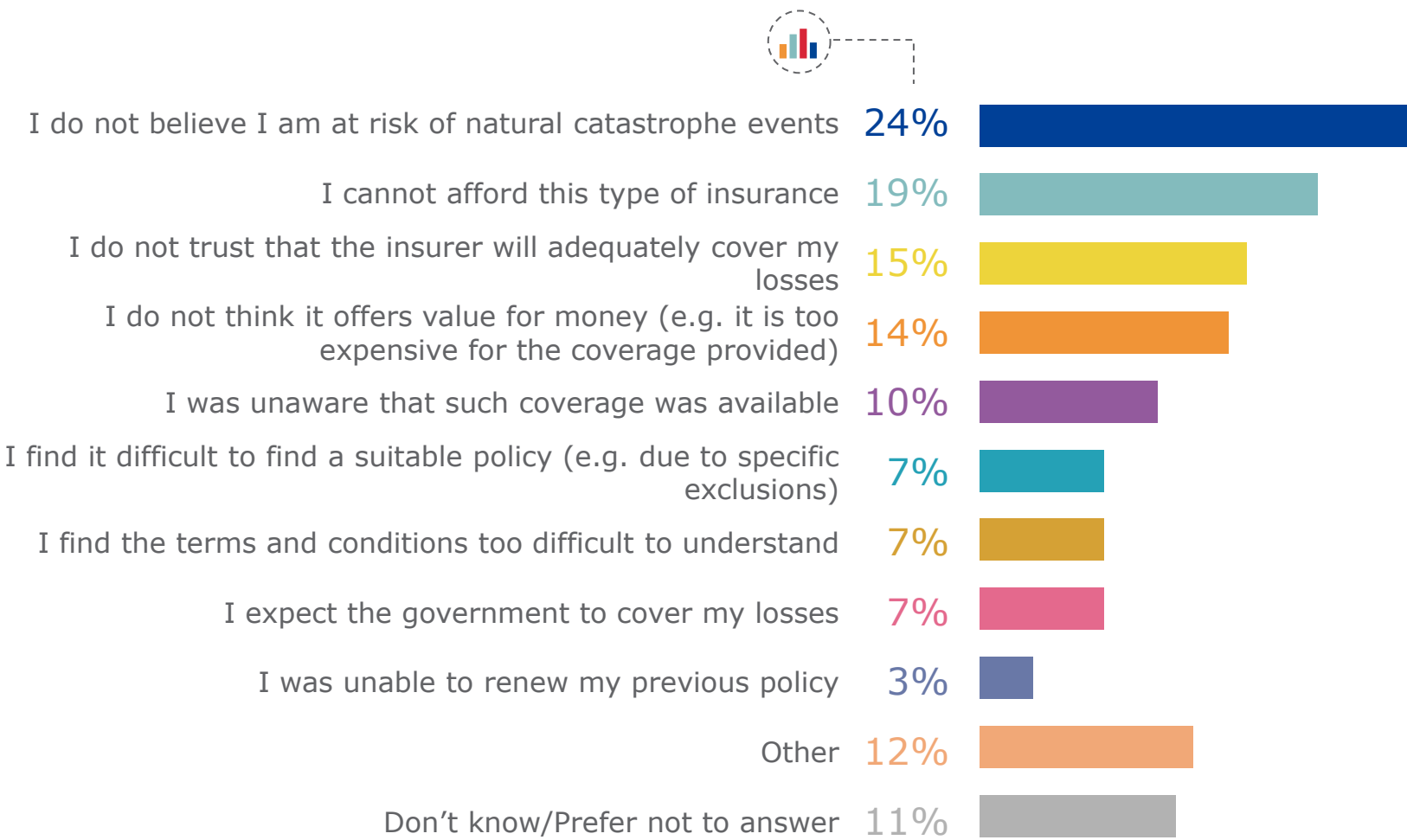
Q10

What is your main reason for not being satisfied with your experience of insurance claims handling? [MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
The payout amount was less than expected	23	24	24	35	19	23	17	17	21	17	26	34	22	30	29	33	29	29	20	22	22	26	21	27	32	27	24	29
The claims process took too long (e.g. payout)	22	25	25	21	16	20	24	26	25	24	22	30	25	24	14	8	20	19	25	21	24	19	18	21	26	17	23	16
The claims handling service of the insurer was unhelpful or unresponsive	21	23	21	20	21	22	16	22	24	21	20	23	23	11	10	11	22	15	22	16	26	24	13	12	16	12	20	25
Unclear policy terms led to an unexpected denial	20	18	18	12	24	15	16	15	24	21	22	20	18	19	22	17	23	18	26	24	21	33	17	8	19	17	27	17
I had to provide excessive or repeated documentation	19	17	24	22	22	17	22	27	27	20	21	24	16	13	21	11	12	11	27	15	16	22	15	16	23	17	13	20
The process to submit a claim was unclear or overly complicated	17	21	13	15	26	12	19	22	26	17	16	21	24	7	16	15	16	14	27	21	15	12	14	18	17	19	24	23
I believe that my claim was wrongly denied	16	22	12	17	17	13	9	6	13	22	14	19	15	16	18	15	20	8	22	17	19	16	12	13	16	16	13	20
Other	9	5	3	5	6	13	9	12	5	10	12	2	5	7	4	9	24	9	15	13	9	5	10	12	9	10	9	8
Don't know/Prefer not to answer	9	9	11	6	15	13	8	7	6	8	9	3	5	19	13	12	3	12	3	5	7	7	15	13	7	10	9	7

Most-frequently selected response

You indicated earlier that you do not have insurance coverage for property damage caused by natural catastrophes. What are the main reasons for this?  
[MULTIPLE ANSWERS]



Occupation (%)

Self-employed	27	19	14	15	10	9	6	8	2	11	9
Employee	24	16	17	16	11	10	8	8	4	11	9
Manual worker	21	19	15	17	10	9	11	8	5	10	7
Retired	24	21	15	12	7	4	4	5	2	14	13
Other not working	21	26	13	11	10	5	7	6	4	12	13

Gender (%)

Male	27	17	16	15	10	9	8	8	4	11	9
Female	21	22	15	12	10	6	6	6	3	13	12

Age (%)





























18-24	23	18	15	15	11	9	9	10	6	11	11
25-39	23	17	15	16	13	11	9	10	5	9	9
40-54	24	19	17	14	9	8	8	7	3	10	10
55+	24	21	15	12	8	5	5	5	2	15	12

Education (%)

Low	18	21	15	13	10	7	9	9	5	12	13
Medium	25	22	14	13	8	7	6	6	3	12	11
High	27	15	17	16	12	9	7	6	3	12	9

## Q11

You indicated earlier that you do not have insurance coverage for property damage caused by natural catastrophes.  
What are the main reasons for this?  
[MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
I do not believe I am at risk of natural catastrophe events	24	26	13	30	28	25	33	22	16	20	28	16	19	8	19	25	29	20	13	28	26	31	11	17	17	18	38	36
I cannot afford this type of insurance	19	14	21	13	8	15	16	23	40	17	16	32	28	40	21	16	9	26	20	11	13	22	31	25	22	16	18	10
I do not trust that the insurer will adequately cover my losses	15	13	25	22	7	7	19	10	19	17	21	26	16	14	22	22	13	19	17	16	9	16	14	15	16	24	14	11
I do not think it offers value for money (e.g. it is too expensive for the coverage provided)	14	16	19	12	10	11	13	15	17	15	14	24	11	12	14	13	15	15	19	24	11	14	16	14	19	17	17	12
I was unaware that such coverage was available	10	11	7	7	10	4	11	21	7	17	9	5	9	7	9	8	8	8	14	16	8	7	9	7	9	6	16	22
I find it difficult to find a suitable policy (e.g. due to specific exclusions)	7	8	10	6	4	7	6	9	7	9	7	9	8	4	5	3	6	4	8	7	8	8	11	8	10	8	4	7
I find the terms and conditions too difficult to understand	7	8	9	6	3	4	10	7	11	8	12	9	7	6	6	6	4	5	6	4	4	7	5	8	7	6	5	6
I expect the government to cover my losses	7	9	6	3	5	5	3	6	9	12	5	5	9	6	5	4	4	7	6	8	4	8	5	6	4	4	4	4
I was unable to renew my previous policy	3	3	4	4	1	4	1	3	4	5	2	4	3	4	2	2	2	2	6	1	5	3	2	9	3	4	1	1
Other	12	6	9	14	27	32	6	9	3	8	7	6	7	8	8	13	13	10	12	8	24	3	9	10	11	10	5	7
Don't know/Prefer not to answer	11	18	11	11	16	10	11	8	4	12	11	7	9	12	11	12	15	12	11	14	10	11	13	7	9	12	12	15

Most-frequently selected response

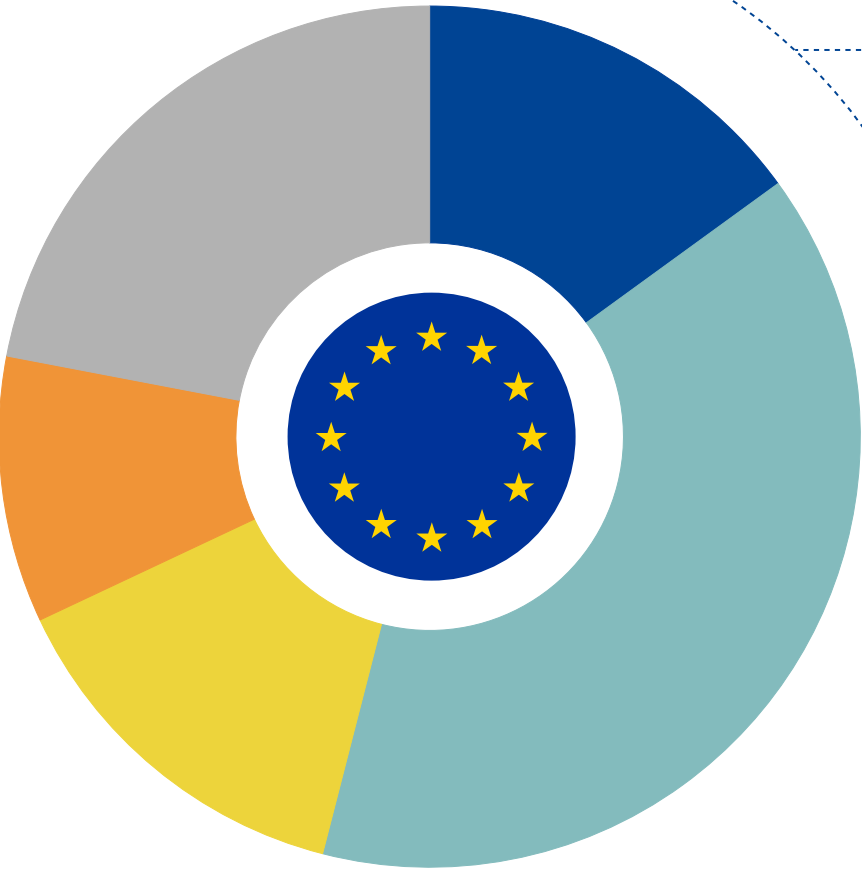
Flash Eurobarometer - Consumer trends in insurance and pension services / Fieldwork: 14/5-22/5/2025

(%) Base: n=21 140 – Respondents who do not have coverage for damage to property from natural catastrophe events



To what extent do you agree or disagree with the following statement: 'I would be more likely to buy a pension product if it has an official EU label'

EU27 average



- 15% Strongly agree
- 39% Tend to agree
- 14% Tend to disagree
- 10% Strongly disagree
- 22% Don't know

Occupation (%)

Self-employed	21	38	12	12	17
Employee (white-collar)	17	42	14	9	18
Manual worker	16	38	16	11	19
Retired	10	32	14	13	31
Other not working	13	40	15	8	24



Gender (%)

Male	17	42	14	10	17
Female	12	36	14	10	28



Age (%)

18-24	19	46	16	5	14
25-39	20	43	14	7	16
40-54	15	41	14	10	20
55+	11	34	13	13	29



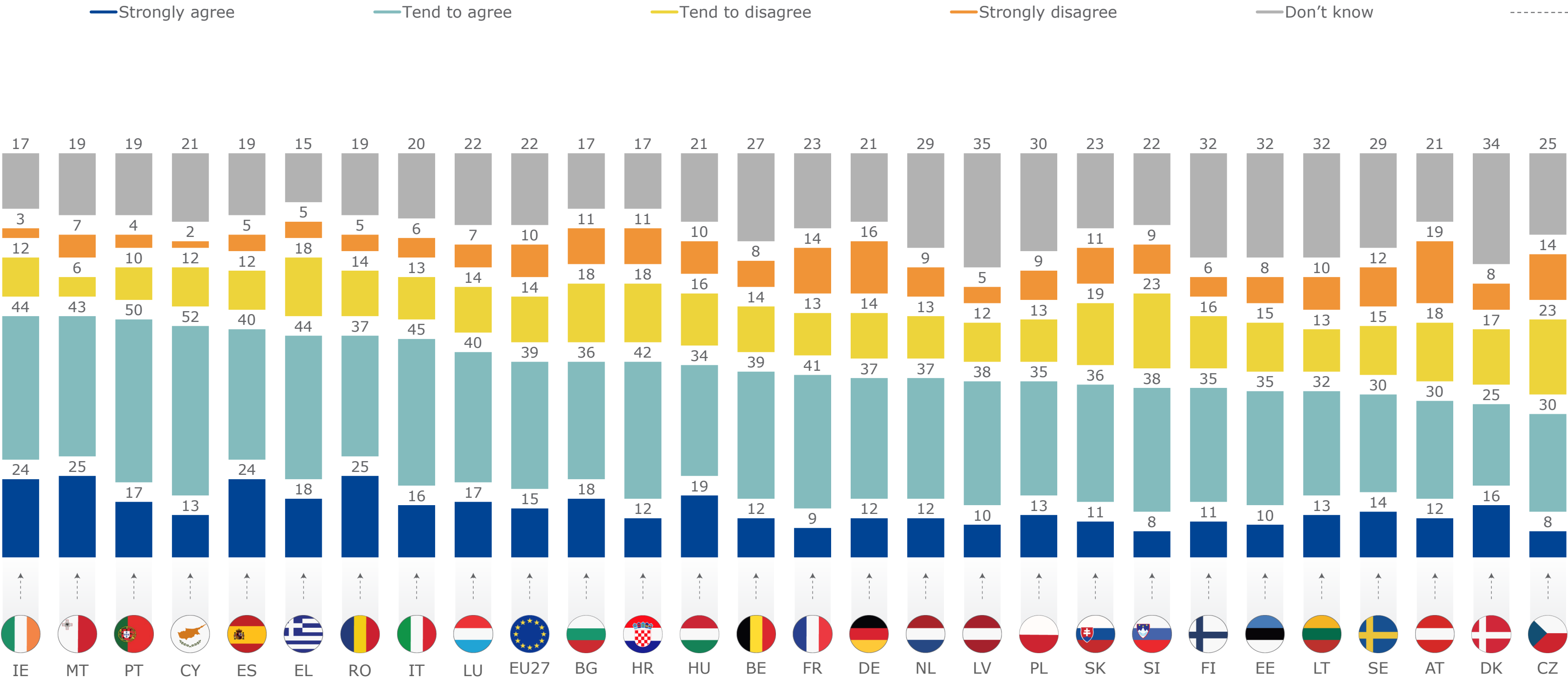
Education (%)

Low	16	36	15	10	23
Medium	13	37	15	11	24
High	16	43	12	9	20



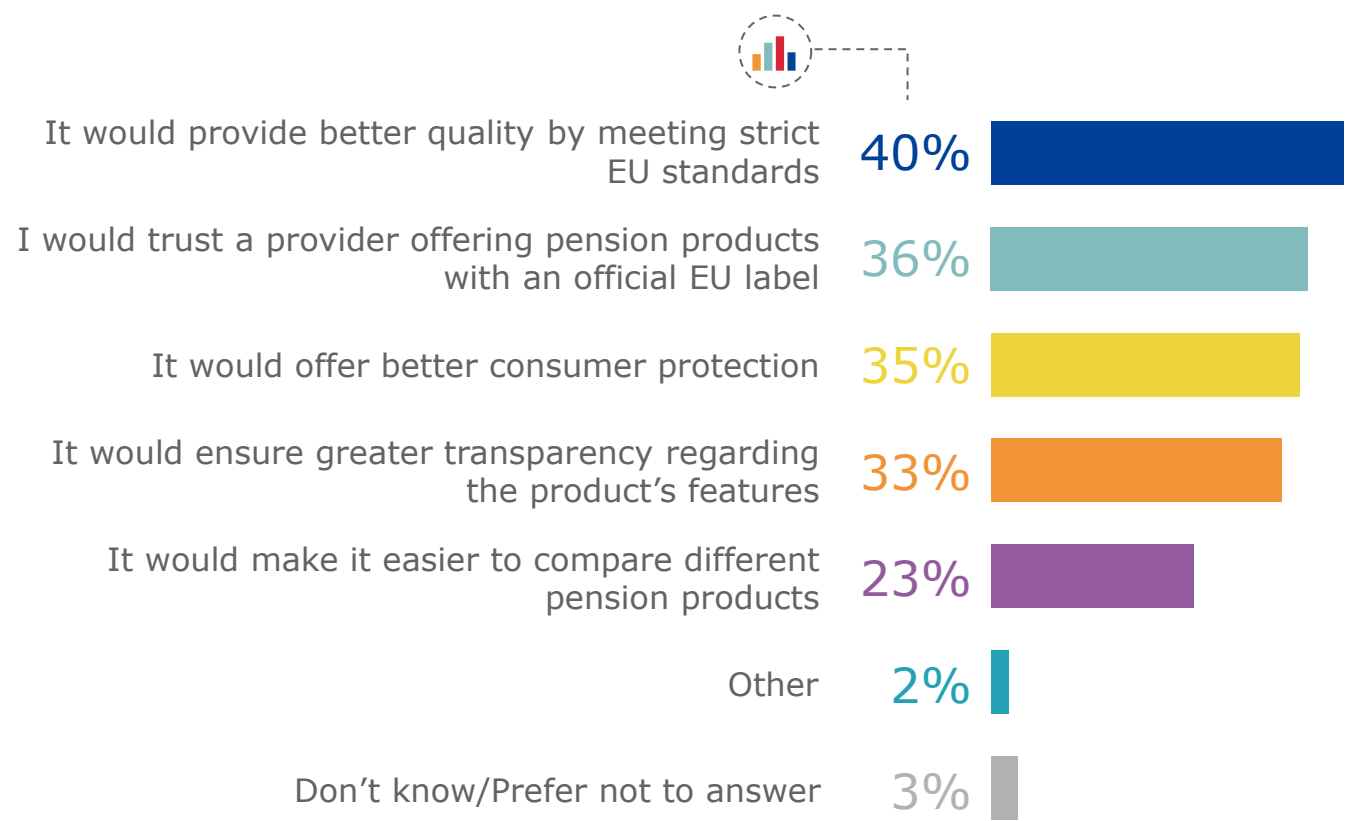
Q12

To what extent do you agree or disagree with the following statement: 'I would be more likely to buy a pension product if it has an official EU label'




Q13

You indicated that you would be more likely to buy a pension product if it has an official EU label. What are the reasons for this?  
[MULTIPLE ANSWERS]




Gender (%)




	Dark Blue	Teal	Yellow	Orange	Purple	Light Blue	Grey
Male	40	36	36	35	24	1	2
Female	40	35	33	31	22	2	3

Age (%)




	Dark Blue	Teal	Yellow	Orange	Purple	Light Blue	Grey
18-24	41	38	29	31	21	2	2
25-39	38	36	32	34	24	1	2
40-54	40	37	36	35	23	2	2
55+	41	34	38	32	23	2	3

Occupation (%)



	Dark Blue	Teal	Yellow	Orange	Purple	Light Blue	Grey
Self-employed	42	38	37	32	26	1	1
Employee (white-collar)	39	38	35	35	25	1	2
Manual worker	39	35	31	28	18	1	3
Retired	40	31	38	32	21	2	4
Other not working	42	35	31	33	20	2	3





























Education (%)



	Dark Blue	Teal	Yellow	Orange	Purple	Light Blue	Grey
Low	33	31	29	32	22	3	4
Medium	41	35	35	32	23	1	2
High	43	39	38	35	24	1	2

Q13

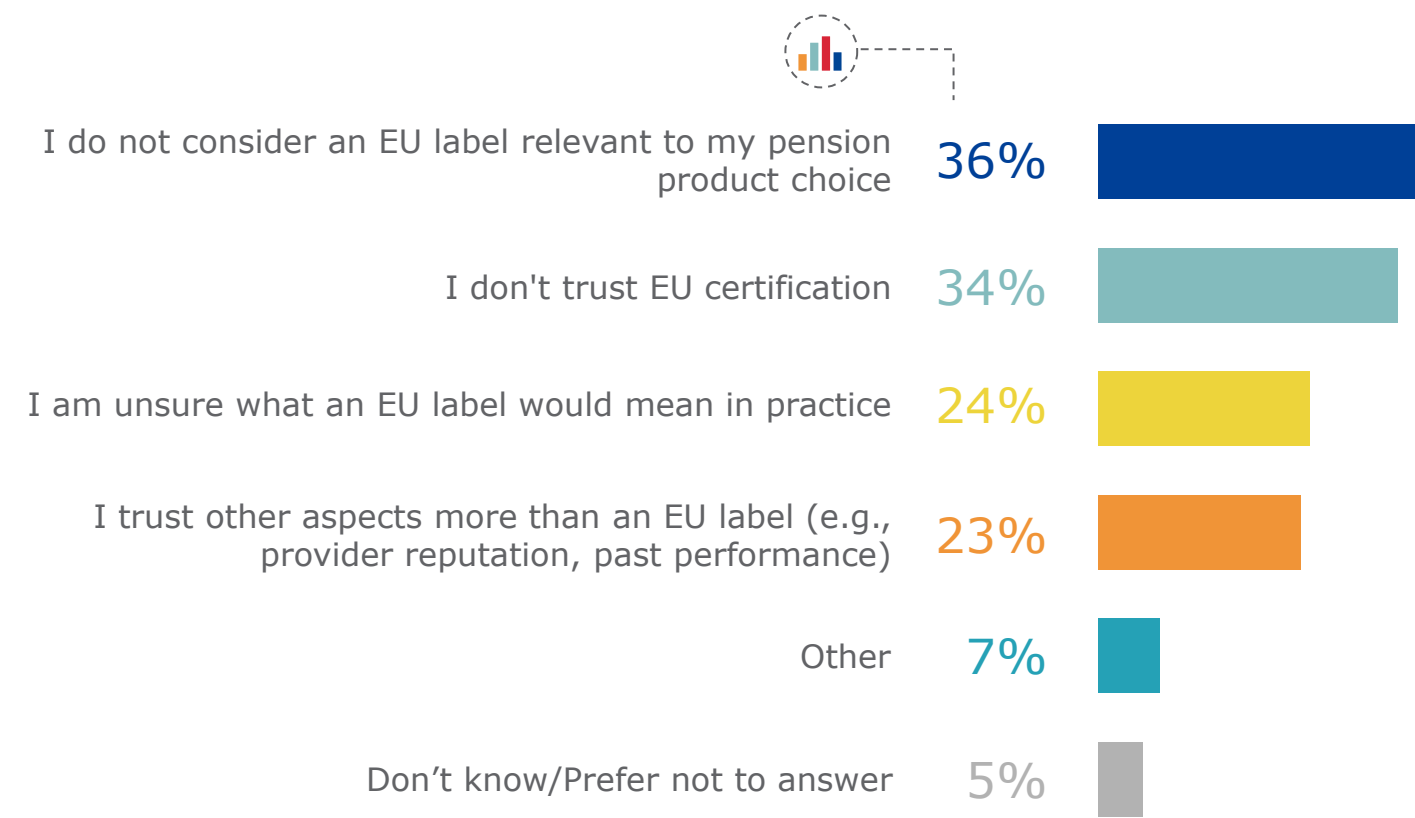
You indicated that you would be more likely to buy a pension product if it has an official EU label. What are the reasons for this?  
[MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
It would provide better quality by meeting strict EU standards	40	39	38	33	39	38	38	43	42	39	44	46	38	43	36	44	43	38	52	37	37	41	40	45	43	43	37	37
I would trust a provider offering pension products with an official EU label	36	37	34	37	39	36	38	42	45	36	36	39	28	45	33	30	35	48	35	46	40	34	32	36	34	36	42	33
It would offer better consumer protection	35	38	35	31	37	38	28	38	34	35	39	39	30	35	33	33	32	20	38	37	32	33	40	31	37	34	35	31
It would ensure greater transparency regarding the product's features	33	34	28	26	26	34	23	30	35	36	34	31	37	32	19	25	32	25	29	30	30	32	34	29	25	29	31	33
It would make it easier to compare different pension products	23	25	18	23	34	29	24	25	19	16	23	19	22	16	23	20	29	16	24	25	28	29	15	18	22	20	21	31
Other	2	1	3	3	3	2	1	2	1	1	1	1	2	1	2	1	2	3	0	1	1	0	2	2	1	1	1	1
Don't know/prefer not to answer	3	5	3	4	5	2	3	2	1	3	3	1	1	2	4	6	5	4	2	3	3	3	3	3	3	2	3	2

Most-frequently selected response

Q14

You indicated that you would not be more likely to buy a pension product if it has an official EU label. Why is that the case?  
[MULTIPLE ANSWERS]



Gender (%)

Male	36	38	24	24	6	4
Female	35	30	24	21	8	7

Age (%)

18-24	31	26	30	35	7	5
25-39	38	27	26	29	4	5
40-54	33	35	22	20	7	7
55+	37	38	24	20	9	5

Occupation (%)

Self-employed	37	44	20	27	7	3
Employee (white-collar)	38	32	25	25	5	4
Manual worker	35	38	19	26	4	6
Retired	34	33	24	16	11	6
Other not working	33	33	27	27	7	7

Education (%)

Low	29	32	23	20	11	8
Medium	36	35	24	22	7	5
High	40	34	26	27	5	4

Q14

You indicated that you would not be more likely to buy a pension product if it has an official EU label. Why is that the case?  
[MULTIPLE ANSWERS]

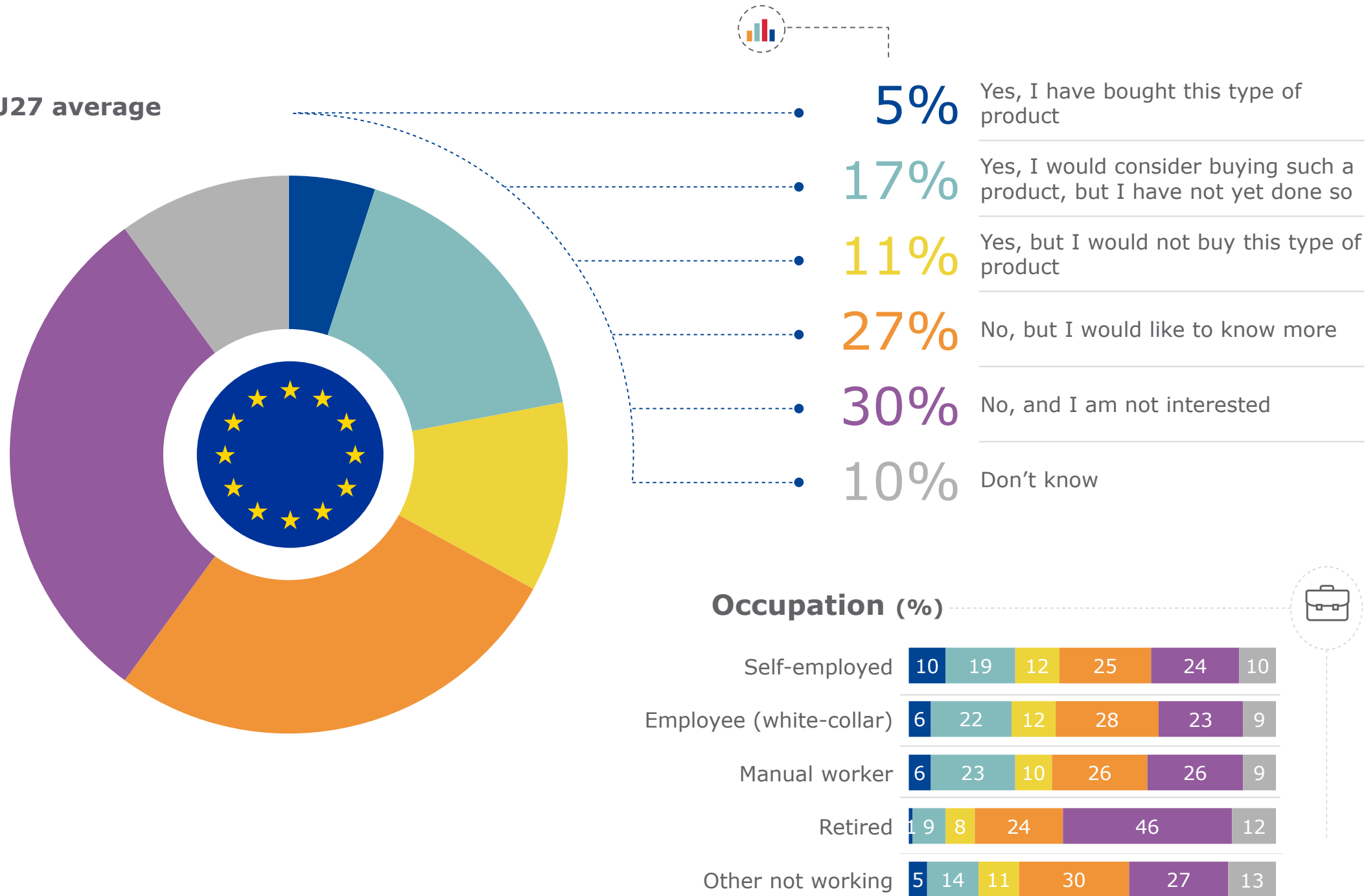
	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
I do not consider an EU label relevant to my pension product choice	36	31	32	20	33	38	35	34	36	32	35	38	41	41	32	46	41	21	45	34	38	40	33	35	37	31	42	31
I don't trust EU certification	34	32	44	46	27	41	16	18	35	27	39	19	28	22	25	14	23	26	31	33	35	33	6	27	24	35	23	21
I am unsure what an EU label would mean in practice	24	27	33	28	35	19	43	32	28	22	22	37	28	27	40	21	23	28	19	27	21	26	34	24	34	27	27	38
I trust other aspects more than an EU label (e.g., provider reputation, past performance)	23	26	16	22	24	24	28	21	10	21	26	18	24	10	21	20	31	17	15	21	28	22	22	21	16	18	18	22
Other	7	6	3	4	5	9	4	3	2	11	6	6	7	9	3	4	6	17	10	11	9	3	6	5	6	9	6	5
Don't know/prefer not to answer	5	7	6	4	4	6	8	7	4	7	5	5	3	6	8	5	5	8	3	6	1	5	7	6	5	5	7	8

Most-frequently selected response

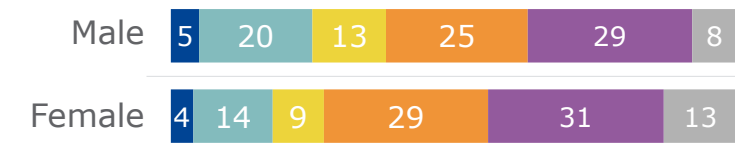
Q15

Have you heard about “sustainable” (or “green”) insurance or pension products?

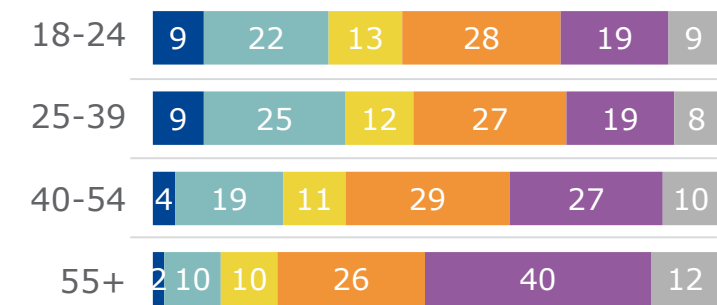
EU27 average



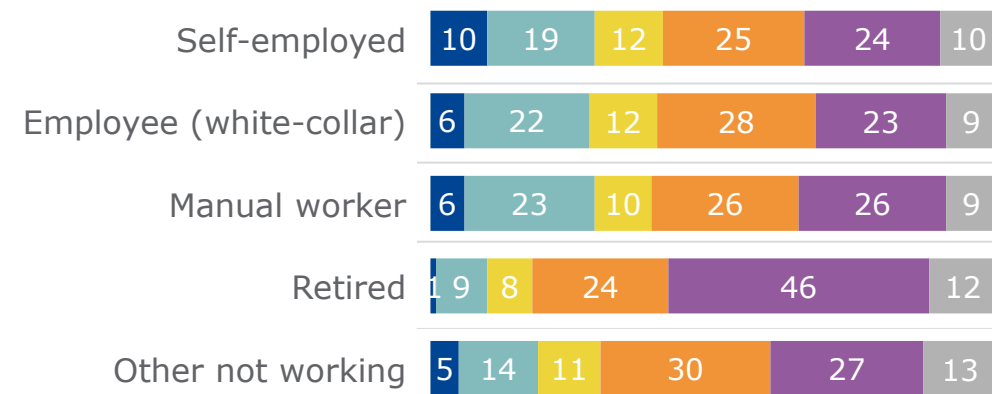
Gender (%)



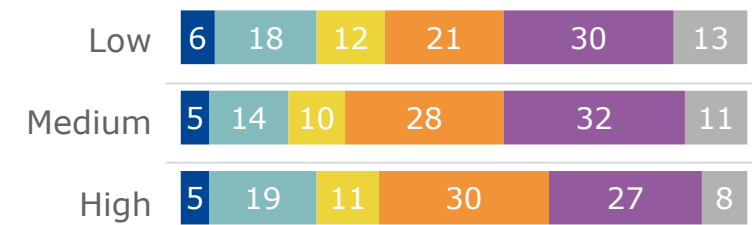
Age (%)



Occupation (%)

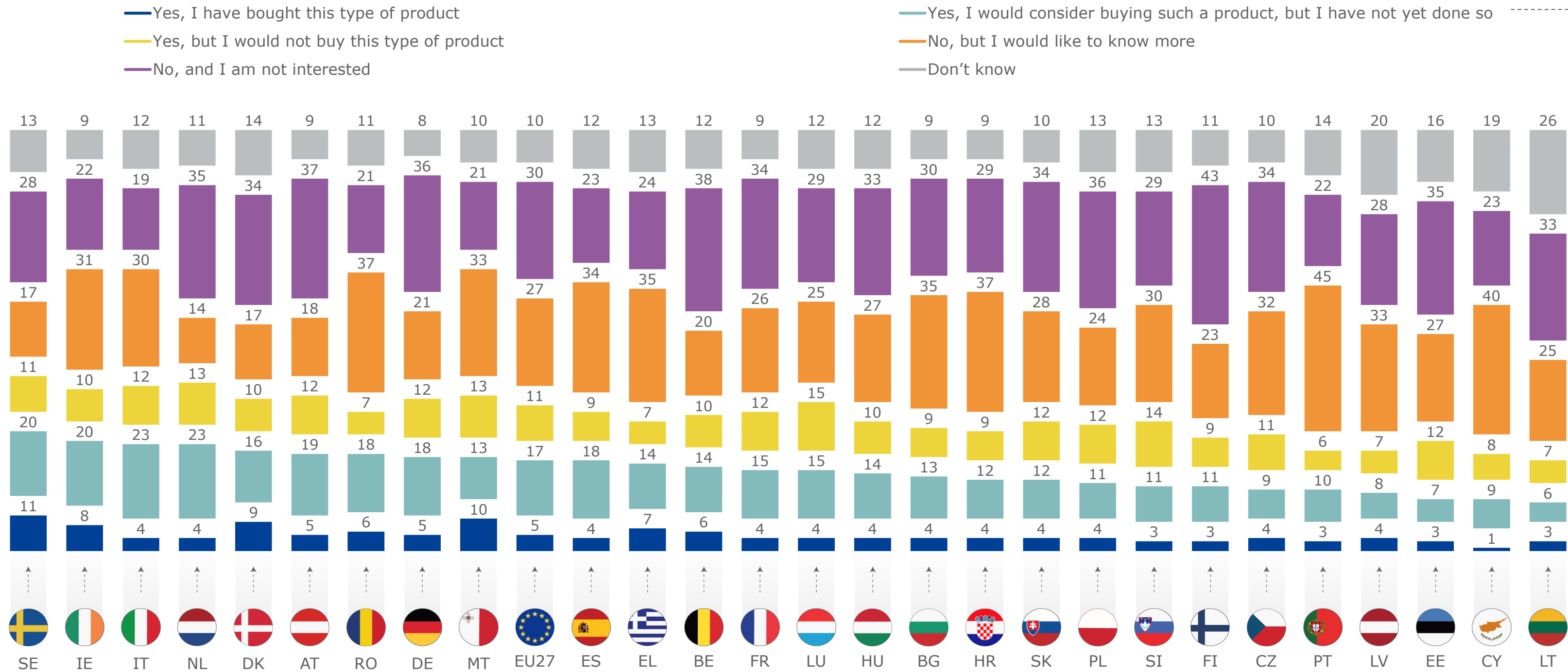


Education (%)



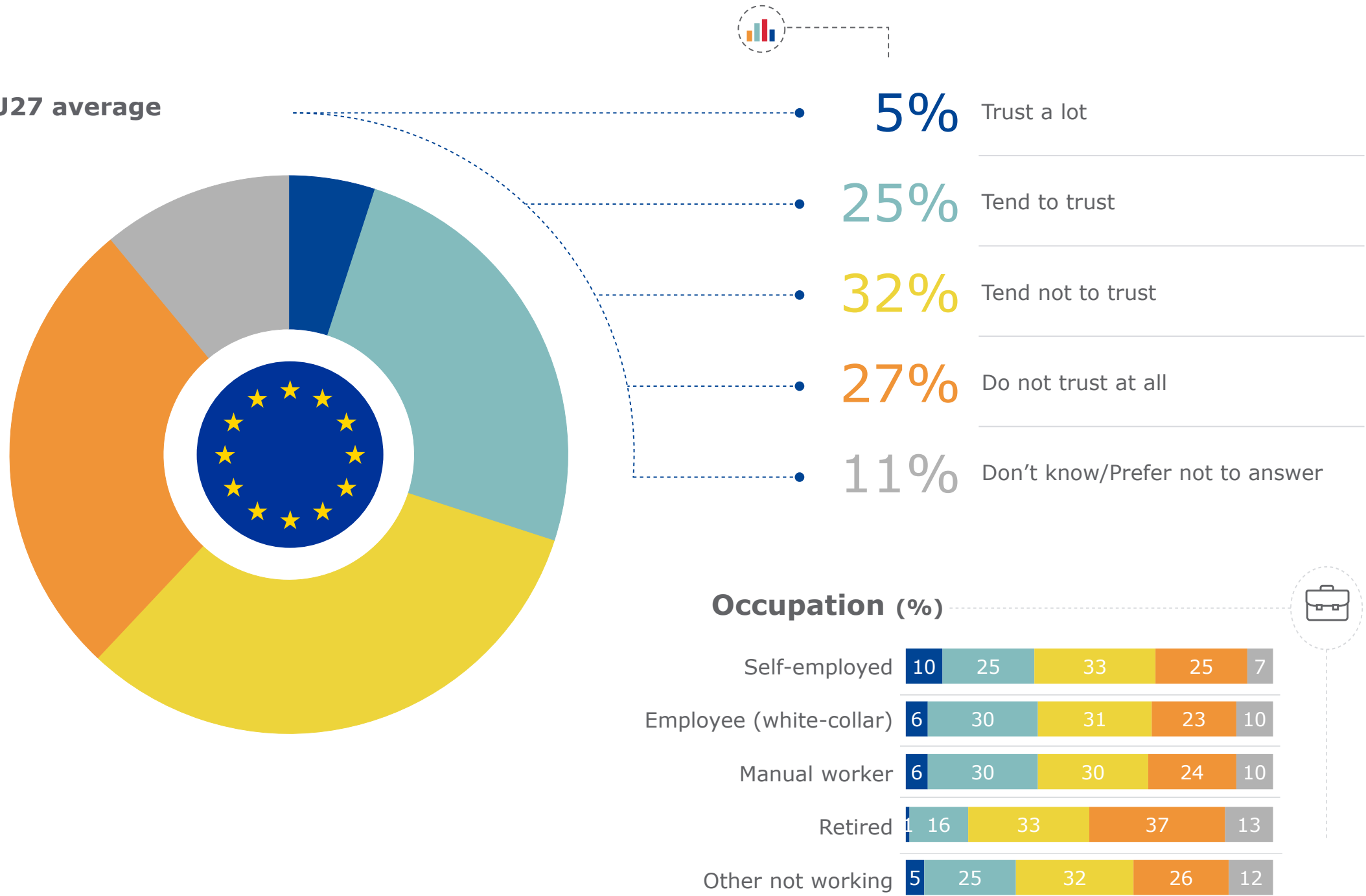


Q15 Have you heard about “sustainable” (or “green”) insurance or pension products?

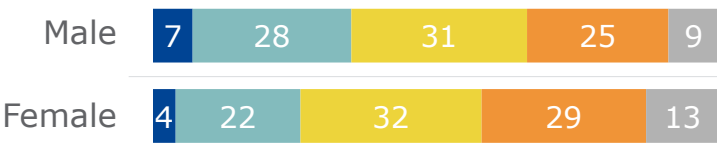


To what extent do you trust the recommendations of non-human Artificial Intelligence (AI) agents when choosing insurance or personal pension products?

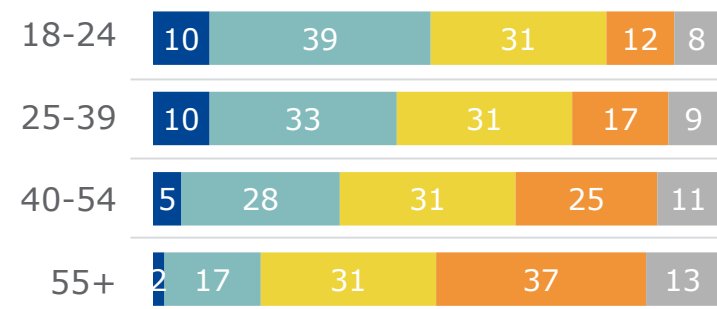
EU27 average



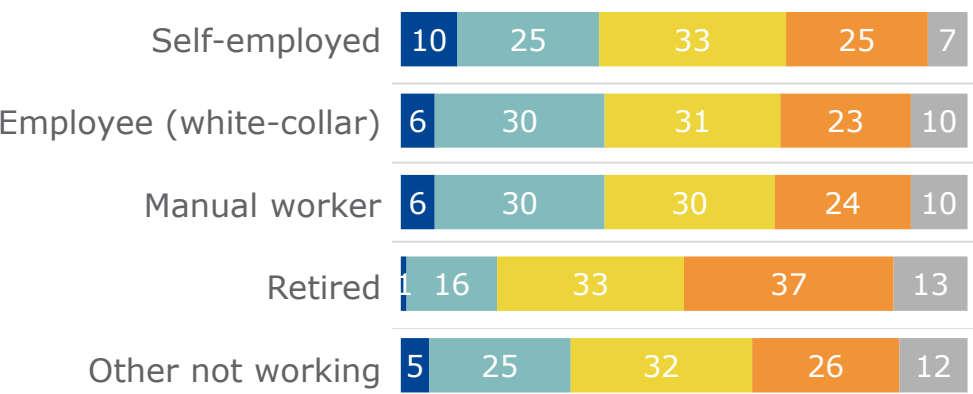
Gender (%)



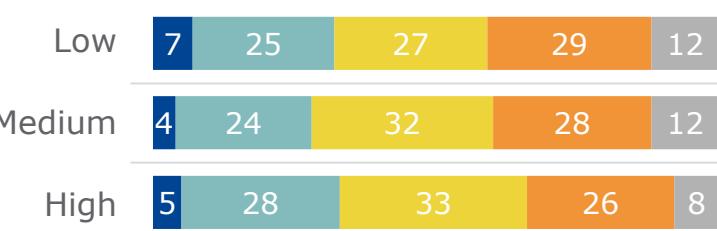
Age (%)



Occupation (%)

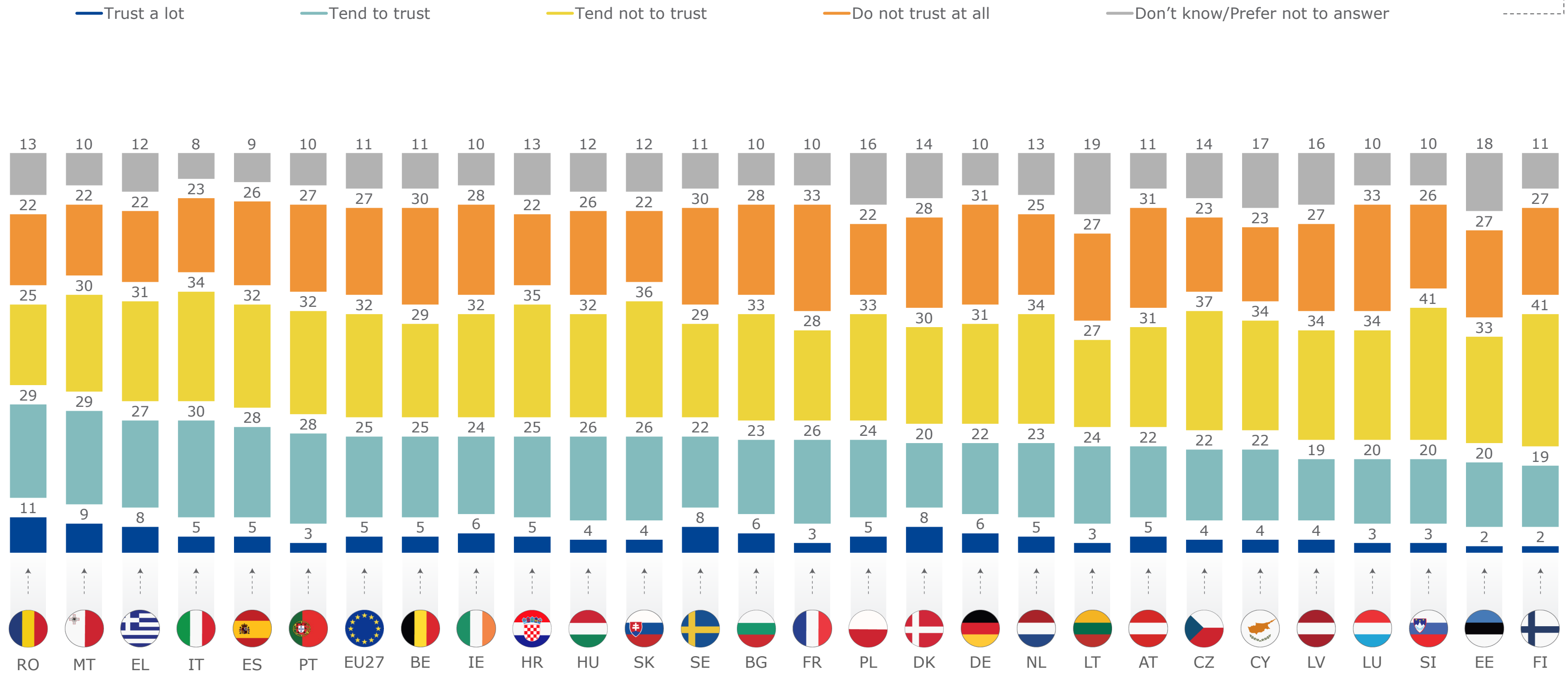


Education (%)



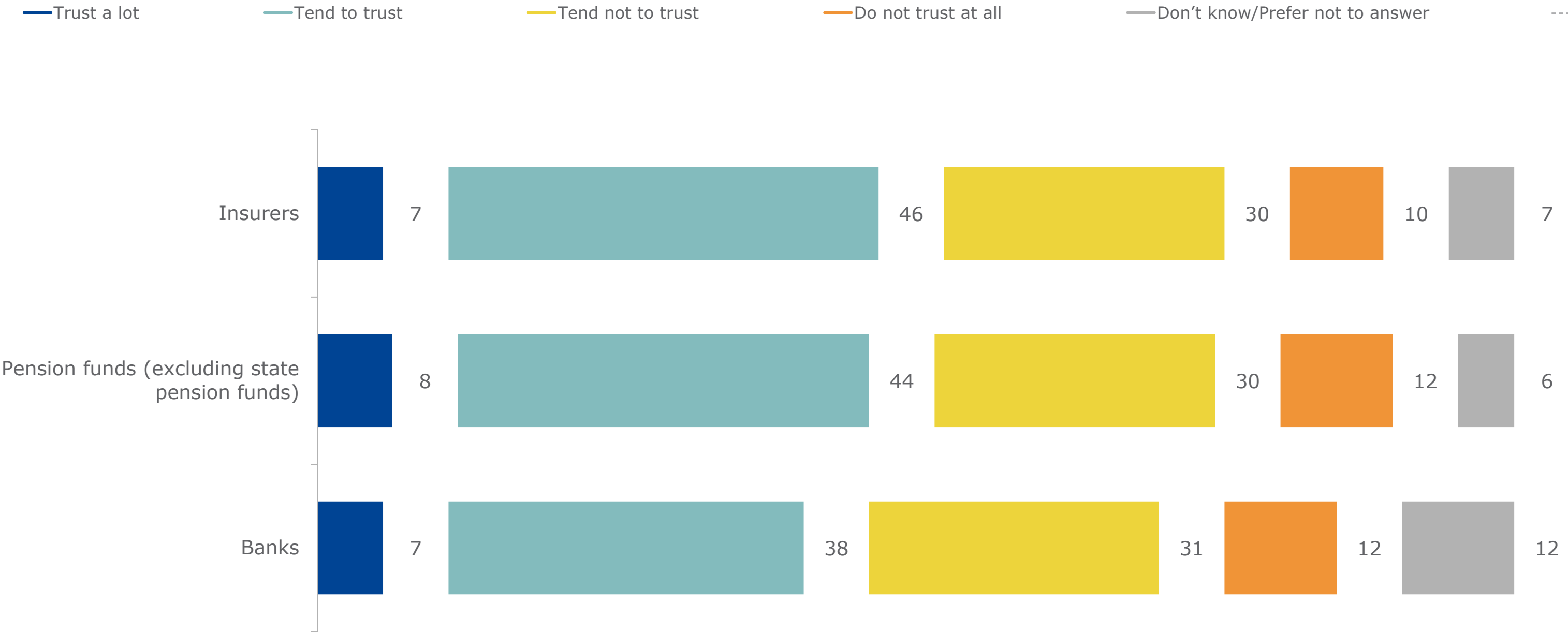
Q16

To what extent do you trust the recommendations of non-human Artificial Intelligence (AI) agents when choosing insurance or personal pension products?



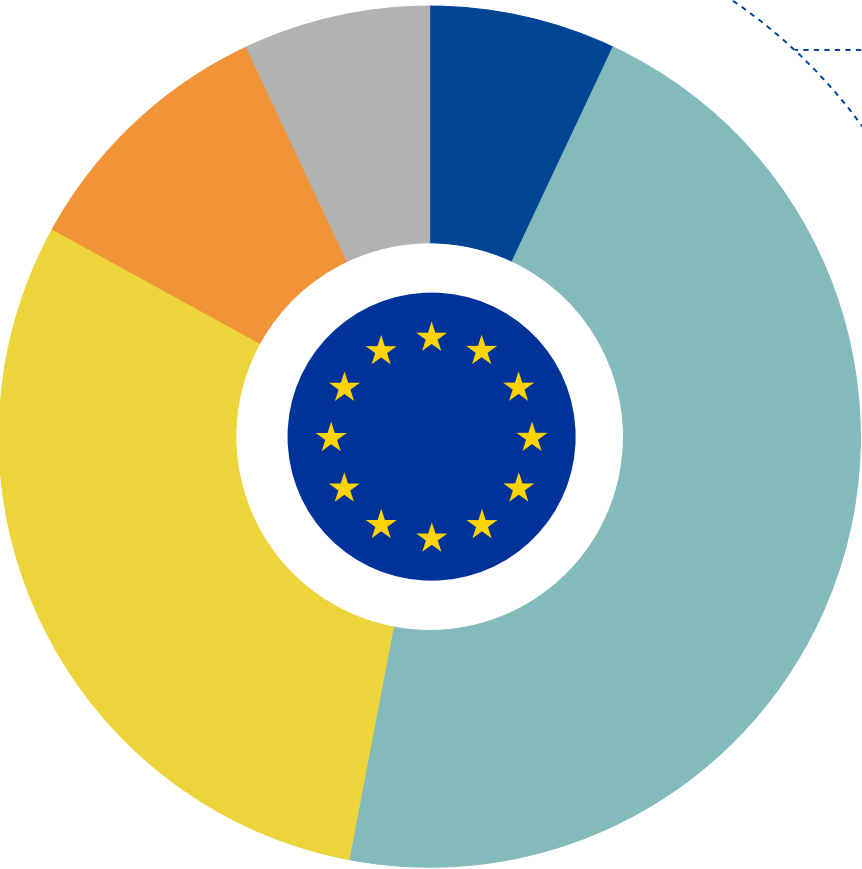
Q17

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?



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?  
*Insurers*

EU27 average



- 7% Trust a lot
- 46% Tend to trust
- 30% Tend not to trust
- 10% Do not trust at all
- 7% Don't know/Prefer not to answer

Occupation (%)

Self-employed	11	43	31	9	6
Employee (white-collar)	8	48	30	9	5
Manual worker	10	44	30	9	7
Retired	4	48	29	10	9
Other not working	6	43	31	12	8



Gender (%)

Male	9	47	29	10	5
Female	6	46	30	9	9



Age (%)

18-24	11	47	28	7	7
25-39	11	45	28	9	7
40-54	7	45	32	10	6
55+	4	48	30	10	8



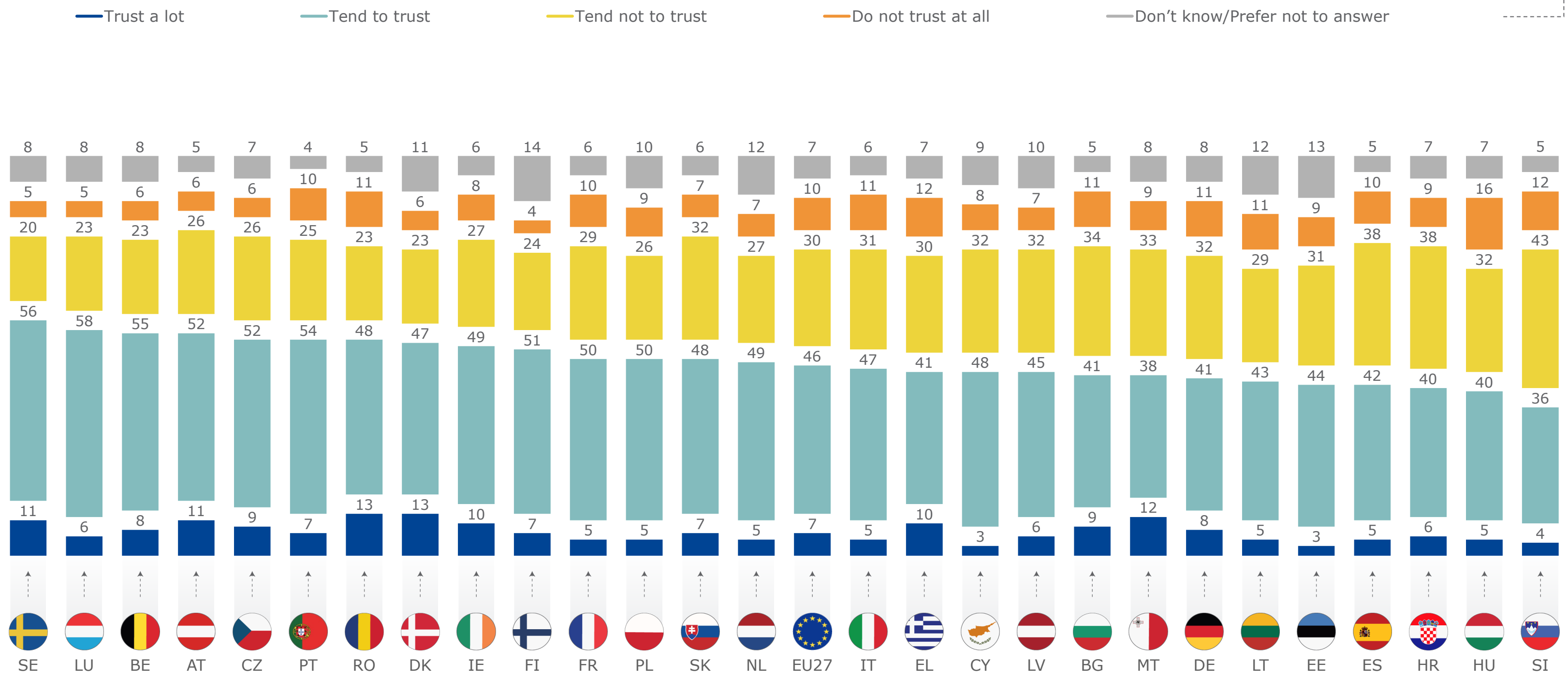
Education (%)

Low	8	44	30	11	7
Medium	7	47	29	9	8
High	7	48	31	9	5



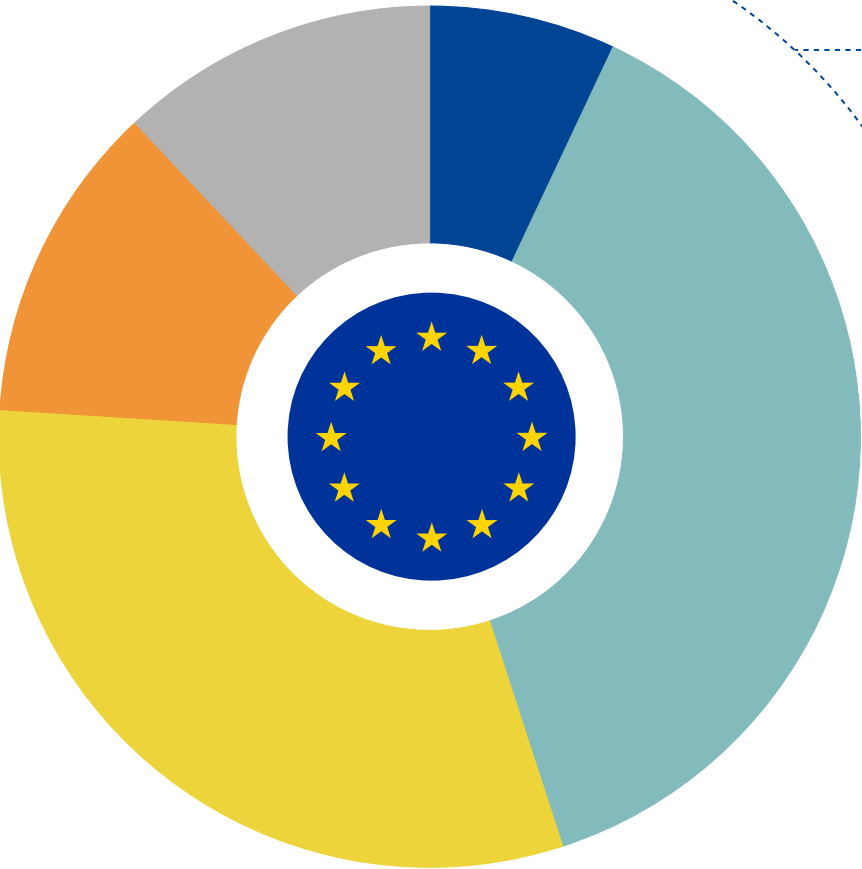
To what extent do you trust the following entities involved in the distribution and/or design of insurance and private pension plans to ensure a good consumer outcome, as well as an adequate retirement outcome?

Insurers



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?  
*Banks*

EU27 average



- 7% Trust a lot
- 38% Tend to trust
- 31% Tend not to trust
- 12% Do not trust at all
- 12% Don't know/Prefer not to answer

Occupation (%)

Self-employed	9	40	31	10	10
Employee (white-collar)	8	42	30	11	9
Manual worker	11	34	32	14	9
Retired	3	34	32	14	17
Other not working	6	36	31	12	15



Gender (%)

Male	8	40	31	13	8
Female		36	32	11	16



Age (%)

18-24	10	42	29	8	11
25-39	11	38	31	10	10
40-54	7	40	31	12	10
55+	3	36	32	14	15



Education (%)

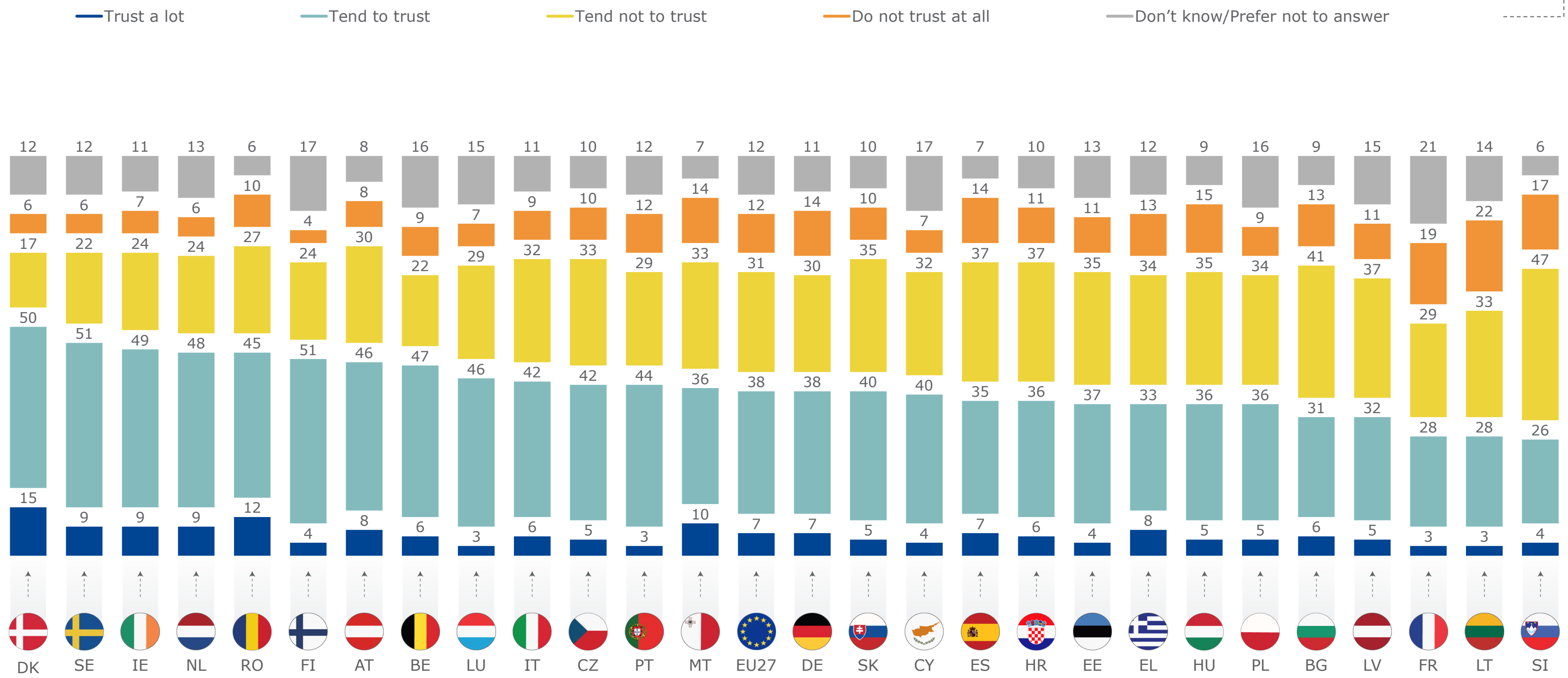
Low	8	36	29	14	13
Medium	6	37	32	12	13
High	6	41	32	11	10





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?

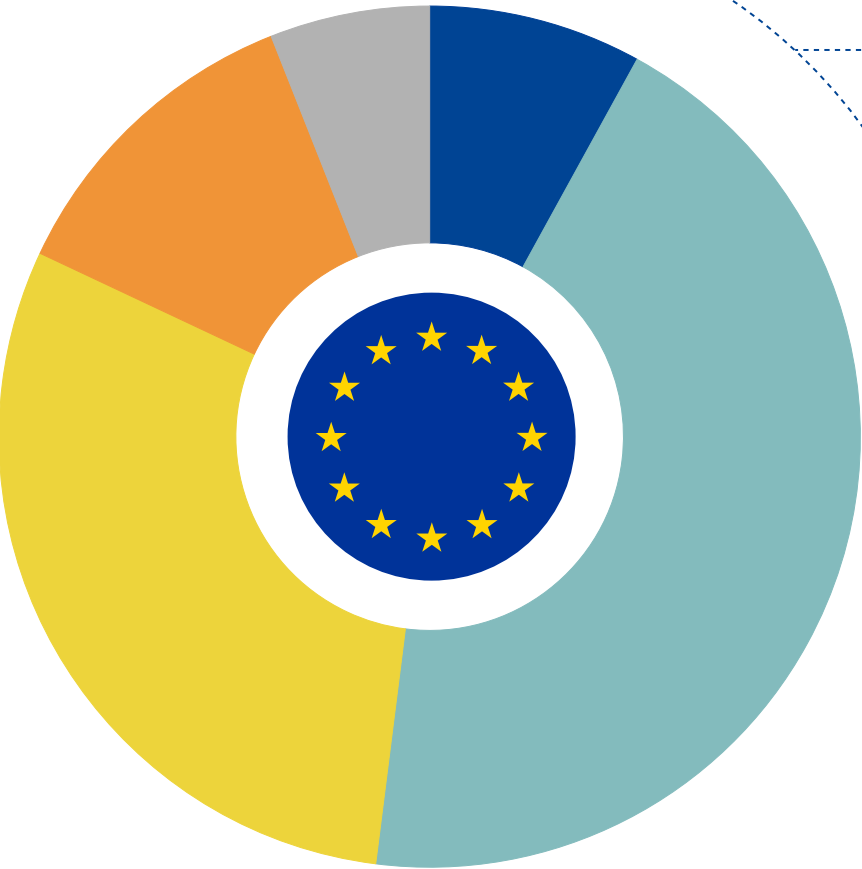
Banks



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?

Pension funds (excluding state pension funds)

EU27 average



8% Trust a lot

44% Tend to trust

30% Tend not to trust

12% Do not trust at all

6% Don't know/Prefer not to answer

Occupation (%)

Self-employed	12	37	32	14	5
Employee (white-collar)	8	46	30	11	5
Manual worker	7	43	31	13	6
Retired	6	47	28	11	8
Other not working	8	40	31	13	8



Gender (%)

Male	9	44	30	12	5
Female	7	44	30	11	8



Age (%)

18-24	15	46	26	7	6
25-39	12	43	28	11	6
40-54	6	44	32	13	5
55+	5	45	30	13	7



Education (%)

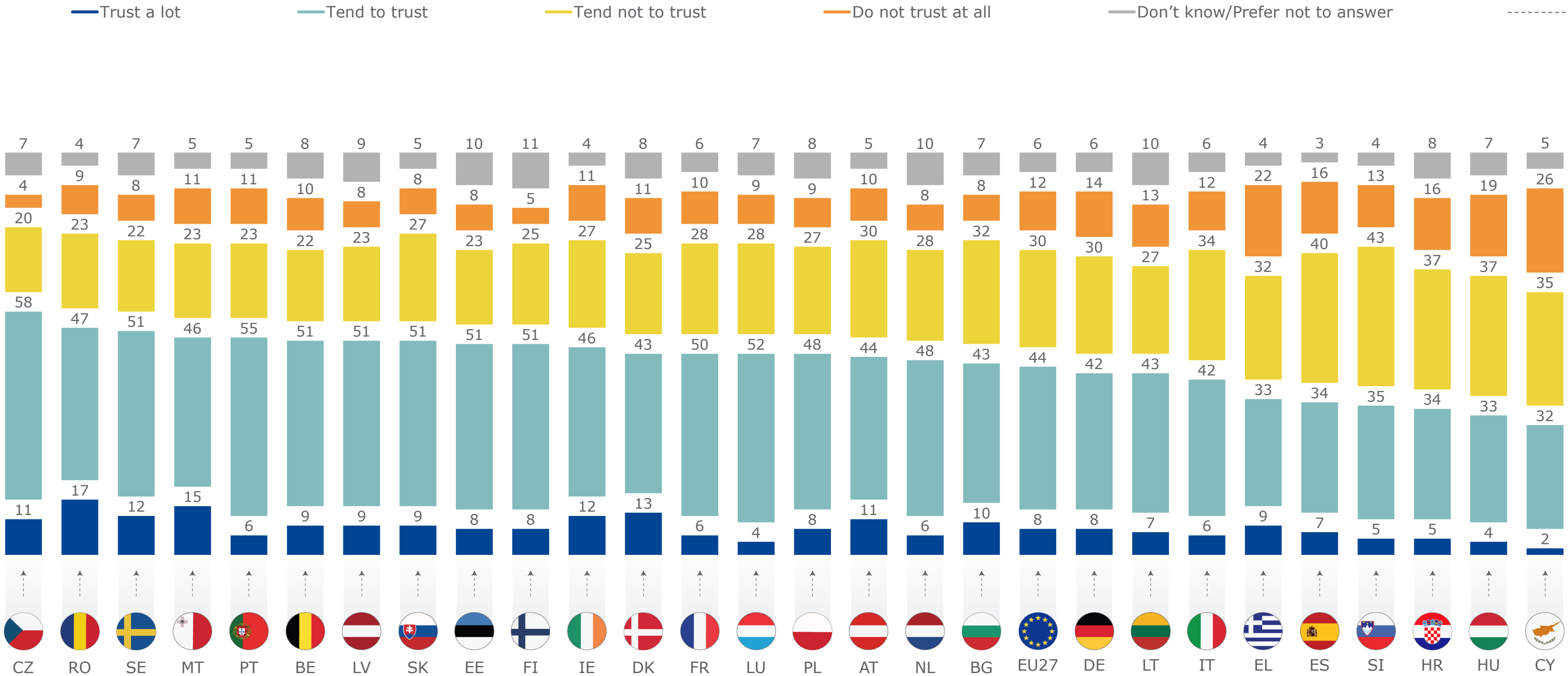
Low	9	42	29	13	7
Medium	8	45	29	11	7
High	6	45	32	12	5



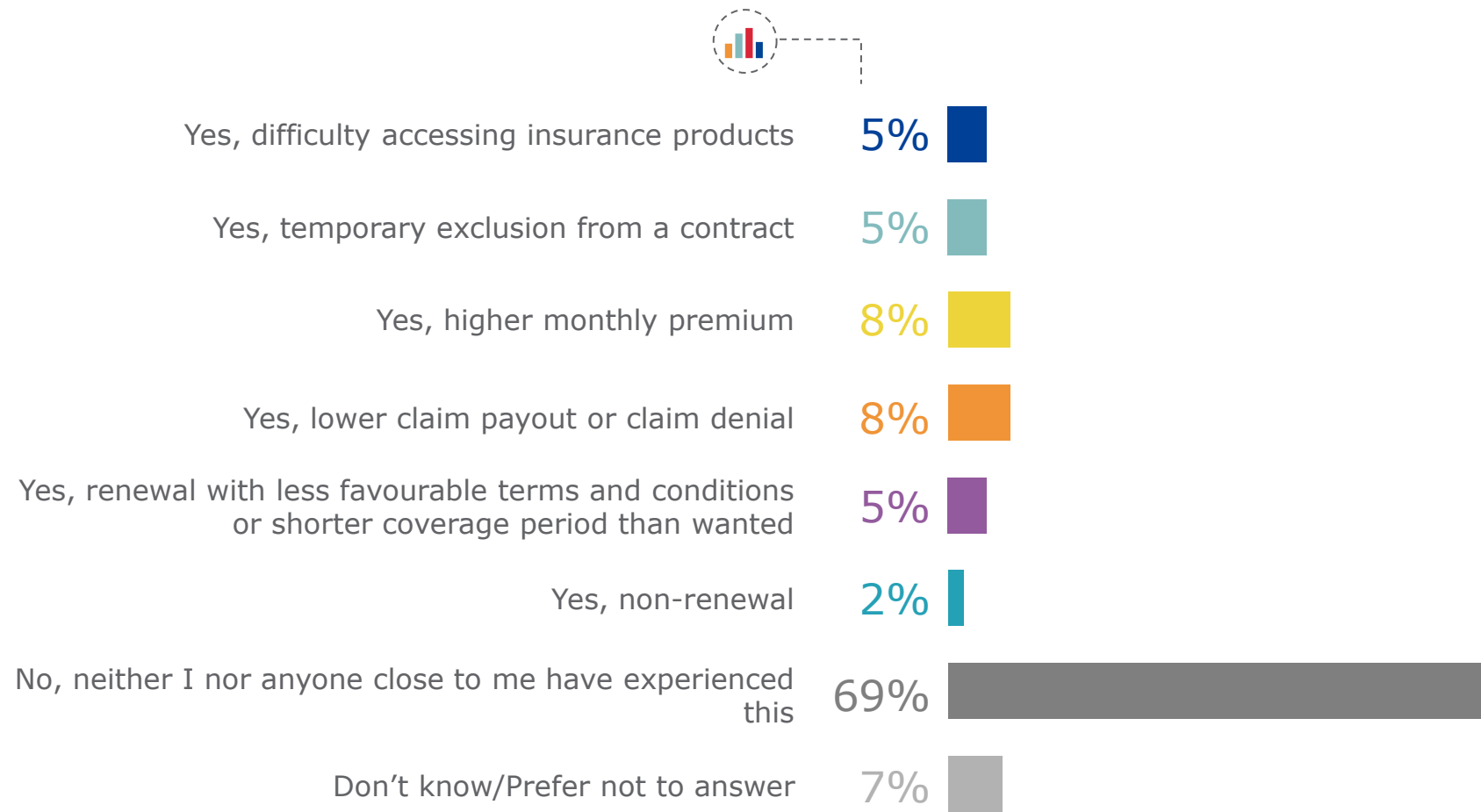
Q17\_3

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?

Pension funds (excluding state pension funds)



In the past five years, have you or someone in your household experienced insurance issues because of a medical condition, illness or disease?  
[MULTIPLE ANSWERS]



Occupation (%)

Self-employed	9	9	13	10	7	3	61	6
Employee (white-collar)	5	7	10	9	7	3	65	7
Manual worker	7	8	12	11	8	4	59	6
Retired	2	1	3	3	1	1	85	5
Other not working	5	6	7	10	6	3	62	10

Gender (%)

Male	5	7	10	9	7	3	67	5
Female	4	4	7	7	4	2	71	8

Age (%)







18-24	9	11	13	14	11	4	50	9
25-39	7	10	12	12	10	4	55	7
40-54	4	6	9	8	5	3	67	8
55+	2	1	4	4	2	1	82	6

Education (%)

Low	7	9	10	10	9	3	58	9
Medium	4	4	7	7	4	2	73	7
High	4	5	8	7	5	2	72	6

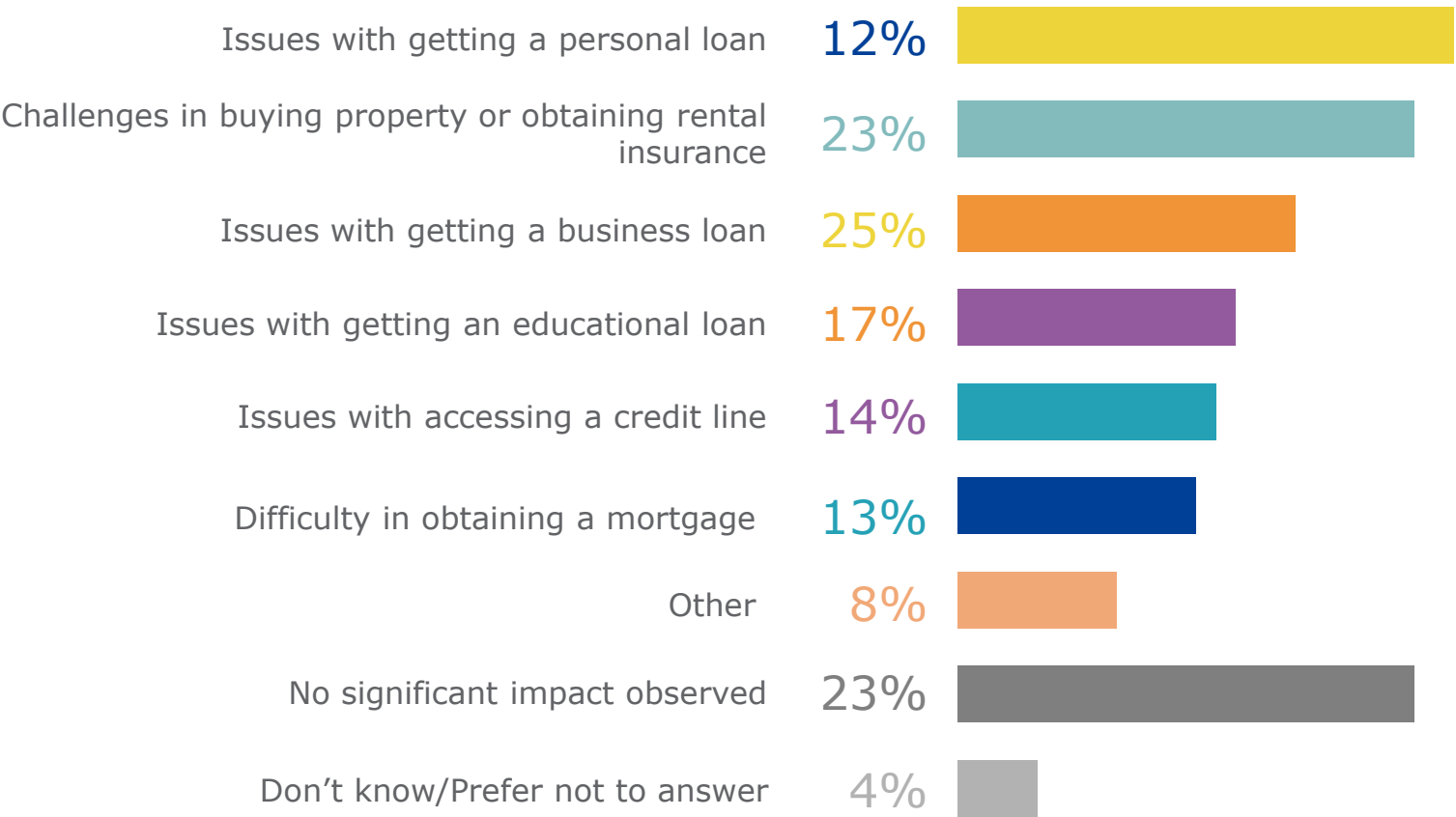
Q18

In the past five years, have you or someone in your household experienced insurance issues because of a medical condition, illness or disease?  
[MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
Yes, difficulty accessing insurance products	5	5	6	5	8	4	2	5	8	6	3	4	3	4	7	4	3	4	12	4	5	5	4	6	6	9	8	6
Yes, temporary exclusion from a contract	5	6	4	3	5	5	2	6	6	9	4	5	7	3	4	2	2	3	11	4	5	5	3	5	4	3	4	5
Yes, higher monthly premium	8	9	7	7	8	7	3	9	10	9	11	8	8	5	5	5	4	8	8	4	7	11	5	7	8	8	5	6
Yes, lower claim payout or claim denial	8	6	8	6	7	7	4	6	8	9	6	5	10	7	9	5	5	6	11	5	7	12	7	7	9	7	5	7
Yes, renewal with less favourable terms and conditions or shorter coverage period than wanted	5	7	4	4	6	4	2	5	7	9	5	4	7	3	5	4	1	4	5	5	5	5	4	6	5	4	4	5
Yes, non-renewal	2	2	3	3	3	2	2	3	3	4	2	2	2	1	2	1	0	2	1	2	2	2	3	4	3	2	2	2
No, neither I nor anyone close to me have experienced this	69	70	66	72	69	75	81	67	65	62	73	76	64	75	67	75	81	71	64	77	71	60	74	70	68	67	72	71
Don't know/Prefer not to answer	7	7	8	8	9	6	9	5	6	7	6	3	8	8	11	8	6	8	5	5	5	10	7	5	6	8	8	7

 Most-frequently selected response

Have these insurance issues significantly affected other areas of your household’s finances? Please select all that apply:  
[MULTIPLE ANSWERS]



Occupation (%)

Self-employed	28	25	20	16	15	19	6	22	2
Employee (white-collar)	29	25	19	15	14	12	7	21	3
Manual worker	20	34	16	13	14	11	6	18	7
Retired	13	7	7	4	9	8	9	49	9
Other not working	25	20	19	18	11	10	11	16	5



Gender (%)

Male	26	26	20	14	15	13	8	20	3
Female	24	18	14	14	10	11	9	26	6



Age (%)

18-24	28	27	23	20	17	16	11	10	3
25-39	29	27	19	16	15	15	7	15	3
40-54	25	24	19	14	10	9	7	23	4
55+	17	9	8	7	10	7	8	45	8

















Education (%)

Low	28	29	21	19	14	13	9	14	4
Medium	23	20	17	12	12	11	8	27	5
High	26	19	14	11	13	12	7	28	4



Q19

Have these insurance issues significantly affected other areas of your household’s finances? Please select all that apply:  
[MULTIPLE ANSWERS]

	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
																												
Issues with getting a personal loan	25	26	27	18	34	29	21	19	30	27	23	28	26	30	21	22	14	23	33	23	21	27	20	26	23	27	21	16
Challenges in buying property or obtaining rental insurance	23	24	25	11	16	20	12	21	21	29	21	13	22	10	17	14	10	16	36	30	21	26	20	32	12	10	11	22
Issues with getting a business loan	17	20	10	17	19	17	16	14	20	18	17	22	18	11	23	11	10	15	20	16	12	18	13	21	19	13	10	17
Issues with getting an educational loan	14	14	8	18	19	13	8	16	17	16	11	19	18	7	14	8	6	9	8	17	16	12	6	15	9	10	7	13
Issues with accessing a credit line	13	23	11	16	21	12	17	10	21	11	13	12	14	12	9	4	11	11	8	14	11	11	10	11	15	11	9	16
Difficulty in obtaining a mortgage	12	19	15	13	20	11	11	11	20	15	10	6	8	22	18	9	5	10	31	10	13	11	12	15	4	11	10	18
Other	8	8	19	6	13	10	13	6	4	14	8	7	5	7	4	9	17	11	7	8	9	5	5	4	9	6	4	11
No significant impact observed	23	15	10	26	22	28	30	23	17	20	28	18	19	23	27	31	34	21	18	21	23	22	27	13	36	34	44	23
Don't know/Prefer not to answer	4	5	6	8	2	3	5	6	4	4	5	6	3	7	4	8	12	9	6	2	5	6	11	3	4	4	7	2

Most-frequently selected response