

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

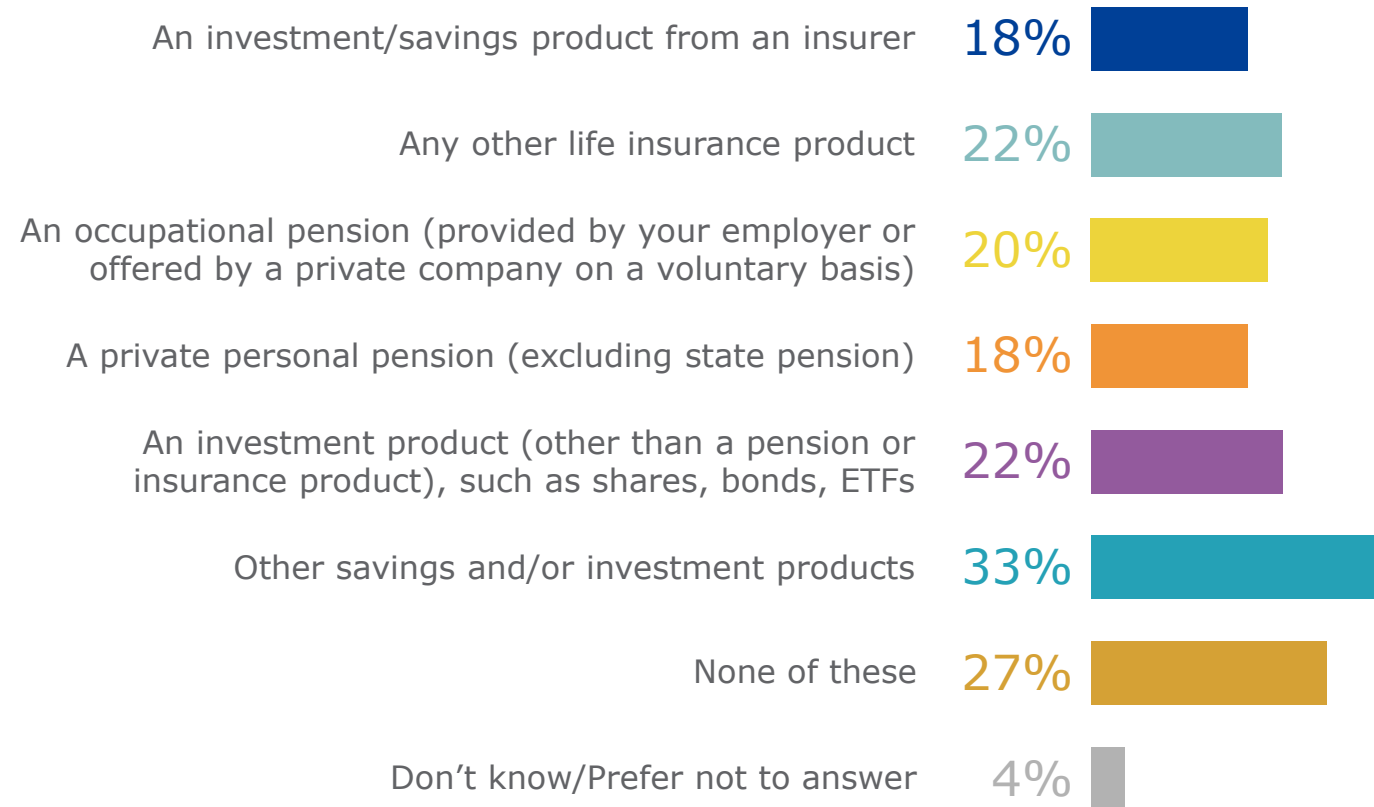
- The survey was conducted via computer-assisted web interviewing (CAWI), using Ipsos online panels and their partner network. A share of respondents in Malta and Luxembourg was recruited via social media networks.
- Fieldwork: between 17 and 25 July 2024
- Target population: EU citizens, 18 years and over
- Coverage: EU27
- Number of interviews: 25 951
- Sample size per country: 500 in LU, CY, MT; 1000 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 may not total 100 due to rounding.

# Q1

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



### Occupation (%)



Occupation	1	2	3	4	5	6	7	8	9
Self-employed	27	27	21	26	29	37	18	3	
Employee (white-collar)	24	26	28	25	27	36	17	3	
Manual worker	19	23	27	19	21	29	22	5	
Retired	11	19	17	11	18	35	32	3	
Other not working	11	13	6	9	13	24	45	6	

### Gender (%)



Gender	1	2	3	4	5	6	7	8	9
Male	21	24	23	21	28	34	23	3	
Female	15	19	18	15	16	32	31	5	

### Age (%)



Age Group	1	2	3	4	5	6	7	8	9
18-24	20	17	10	11	22	25	29	9	
25-39	28	25	25	23	29	32	21	3	
40-54	18	24	22	21	20	31	25	3	
55+	12	19	18	15	19	36	31	3	

### Education (%)



Education Level	1	2	3	4	5	6	7	8	9
Low	15	16	15	13	15	25	34	5	
Medium	15	21	18	17	19	31	29	4	
High	25	27	27	23	31	41	18	2	

# Q1

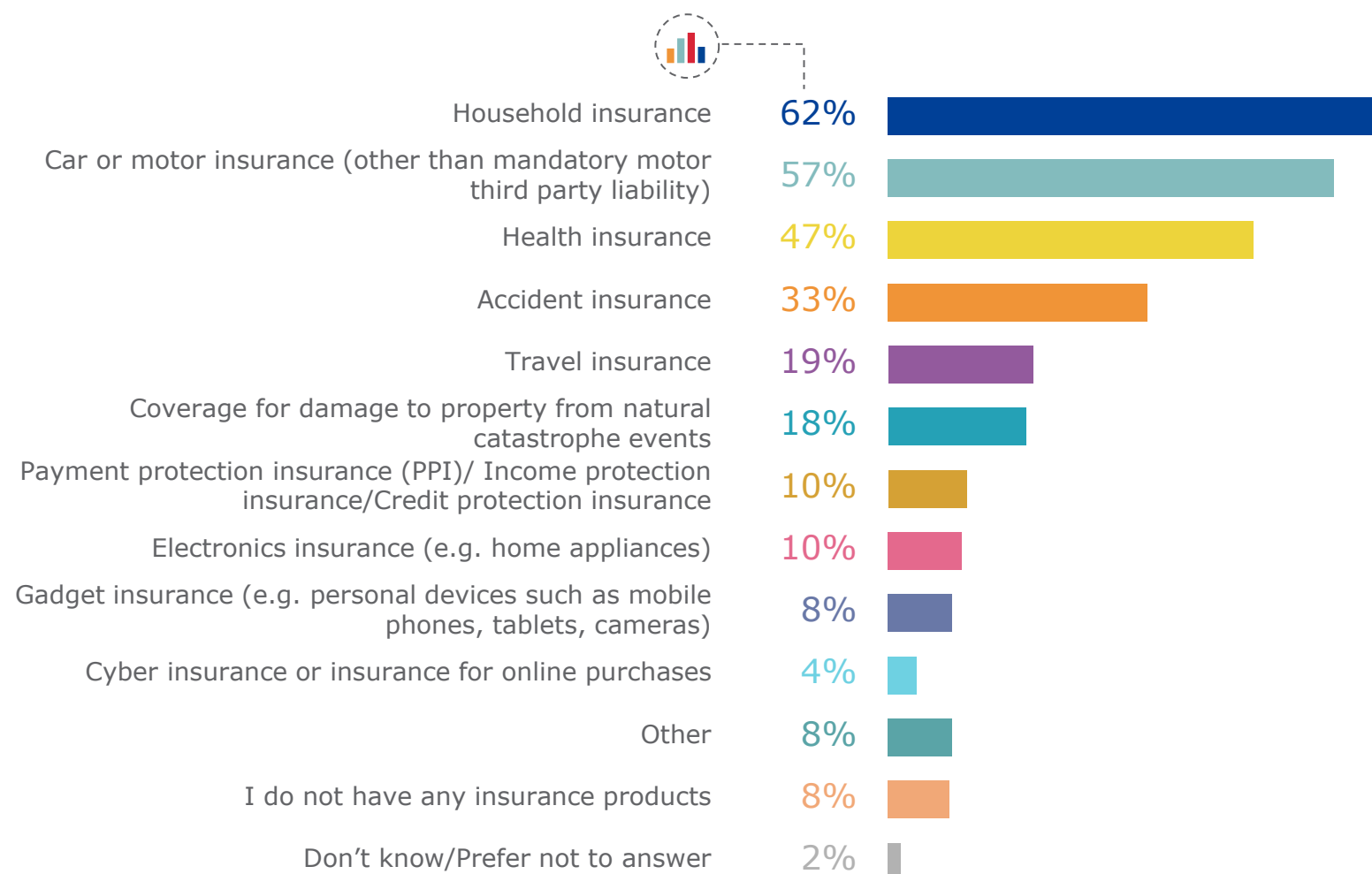
## Which of the following savings products do you own? [MULTIPLE ANSWERS]

	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	18	22	16	23	14	18	10	21	18	14	21	16	20	32	13	16	20	16	23	16	20	13	18	14	26	25	17	20
Any other life insurance product	22	16	13	30	16	17	17	26	18	20	31	24	13	18	15	20	28	21	23	15	23	40	13	22	18	23	18	17
An occupational pension (provided by your employer or offered by a private company on a voluntary basis)	20	20	31	19	55	27	15	37	14	9	15	13	14	18	39	9	9	7	13	46	17	16	7	14	24	27	22	65
A private personal pension (excluding state pension)	18	33	24	25	30	26	15	24	9	11	15	21	14	5	21	22	27	13	19	12	19	11	6	22	12	17	12	39
An investment product (other than a pension or insurance product), such as shares, bonds, ETFs	22	24	11	22	29	31	24	19	16	22	16	18	24	5	12	14	28	11	27	17	22	14	16	13	17	26	32	42
Other savings and/or investment products	33	37	25	38	33	35	29	42	18	26	39	38	28	15	21	21	37	35	26	52	42	25	35	22	24	32	36	44
None of these	27	20	27	22	14	26	32	18	39	33	22	23	30	32	24	32	17	32	25	19	21	28	36	33	26	22	27	10
Don't know/Prefer not to answer	4	5	7	2	5	3	5	4	5	5	3	5	4	5	4	3	5	3	3	4	5	5	5	2	4	3	4	3

 Most-frequently mentioned response

# Q2

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



### Gender (%)

Gender	1	2	3	4	5	6	7	8	9	10	11	12	13
Male	62	60	47	36	19	19	11	10	9	4	9	7	2
Female	63	55	47	31	18	17	10	9	8	3	8	9	2

### Age (%)

Age Group	1	2	3	4	5	6	7	8	9	10	11	12	13
18-24	33	40	52	29	18	8	9	13	16	5	6	11	6
25-39	55	53	52	35	21	16	18	14	13	7	6	8	2
40-54	64	60	47	33	18	18	12	9	8	4	9	7	1
55+	72	61	43	34	18	21	6	7	5	2	9	8	1

### Occupation (%)

Occupation	1	2	3	4	5	6	7	8	9	10	11	12	13
Self-employed	59	57	52	38	24	24	15	13	13	8	11	6	1
Employee (white-collar)	66	64	54	38	23	19	15	11	10	5	8	4	1
Manual worker	57	55	43	38	17	16	13	8	10	5	8	5	2
Retired	72	58	43	33	16	21	6	8	4	2	8	9	1
Other not working	45	45	37	19	10	8	4	8	7	2	8	16	3

### Education (%)

Education Level	1	2	3	4	5	6	7	8	9	10	11	12	13
18-24	55	51	36	27	13	15	9	7	7	3	9	11	2
25-39	61	55	47	33	17	17	9	10	8	3	8	9	2
40-54	69	65	55	38	26	22	12	11	10	5	8	5	1

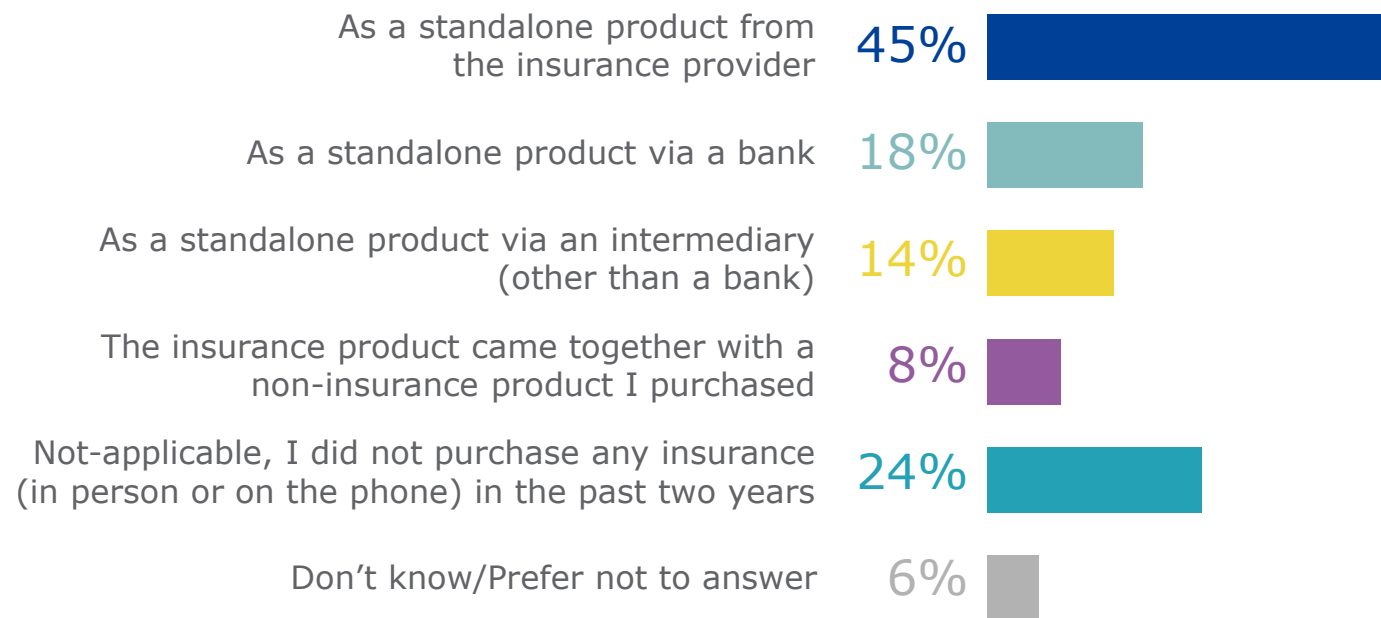
# Q2

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

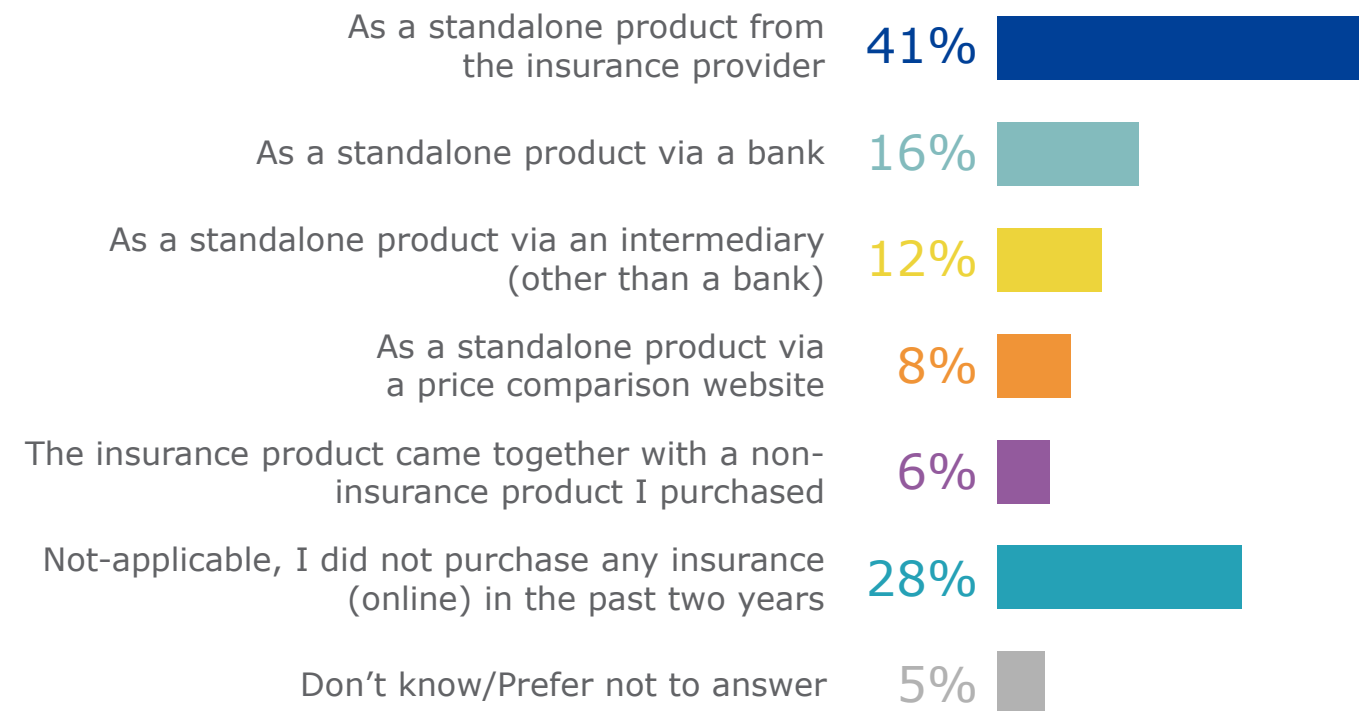
	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
Household insurance	62	68	34	57	81	67	54	59	33	73	86	34	36	41	33	58	78	41	48	78	78	55	49	48	54	58	84	77
Car or motor insurance (other than mandatory motor third party liability)	57	59	35	38	55	65	41	71	60	68	71	44	57	68	28	39	77	34	73	57	61	35	63	30	70	39	57	50
Health insurance	47	67	31	44	38	63	32	54	36	36	69	77	10	41	38	40	76	24	30	70	47	48	42	38	79	56	24	41
Accident insurance	33	37	19	41	74	40	22	12	30	14	36	26	19	37	26	35	55	34	15	39	57	48	24	21	50	35	50	65
Travel insurance	19	24	13	25	55	25	27	42	11	9	11	17	9	7	19	21	36	15	36	54	22	12	10	16	22	28	47	39
Coverage for damage to property from natural catastrophe events	18	26	16	19	22	25	13	11	15	5	25	14	15	22	10	19	51	19	21	9	21	13	17	18	22	33	13	10
Payment protection insurance (PPI)/ Income protection insurance/Credit protection insurance	10	6	14	12	8	7	9	11	8	6	25	10	7	7	4	5	28	7	7	5	6	9	9	12	11	9	8	15
Electronics insurance (e.g. home appliances)	10	6	9	15	7	8	13	9	9	6	11	11	8	7	12	10	46	13	12	7	11	15	10	10	16	16	9	10
Gadget insurance (e.g. personal devices such as mobile phones, tablets, cameras)	8	6	10	13	24	10	10	12	8	4	6	6	6	5	12	14	37	9	9	12	13	7	10	7	12	9	15	13
Cyber insurance or insurance for online purchases	4	4	4	5	8	4	3	2	2	2	6	1	4	1	3	1	12	1	2	4	3	3	2	1	2	1	3	5
Other	8	7	6	6	9	19	2	4	2	11	3	3	6	2	4	2	3	5	2	15	7	2	3	4	3	4	5	8
<i>I do not have any insurance products</i>	8	3	24	11	4	3	16	5	14	4	4	6	18	10	21	10	3	14	8	3	3	11	11	16	3	10	4	2
<i>Don't know/Prefer not to answer</i>	2	2	4	1	2	1	1	2	2	1	1	2	2	1	2	1	2	2	2	2	1	4	2	2	1	1	1	3

 Most-frequently mentioned response

**Insurance policies purchased in person or on the phone**

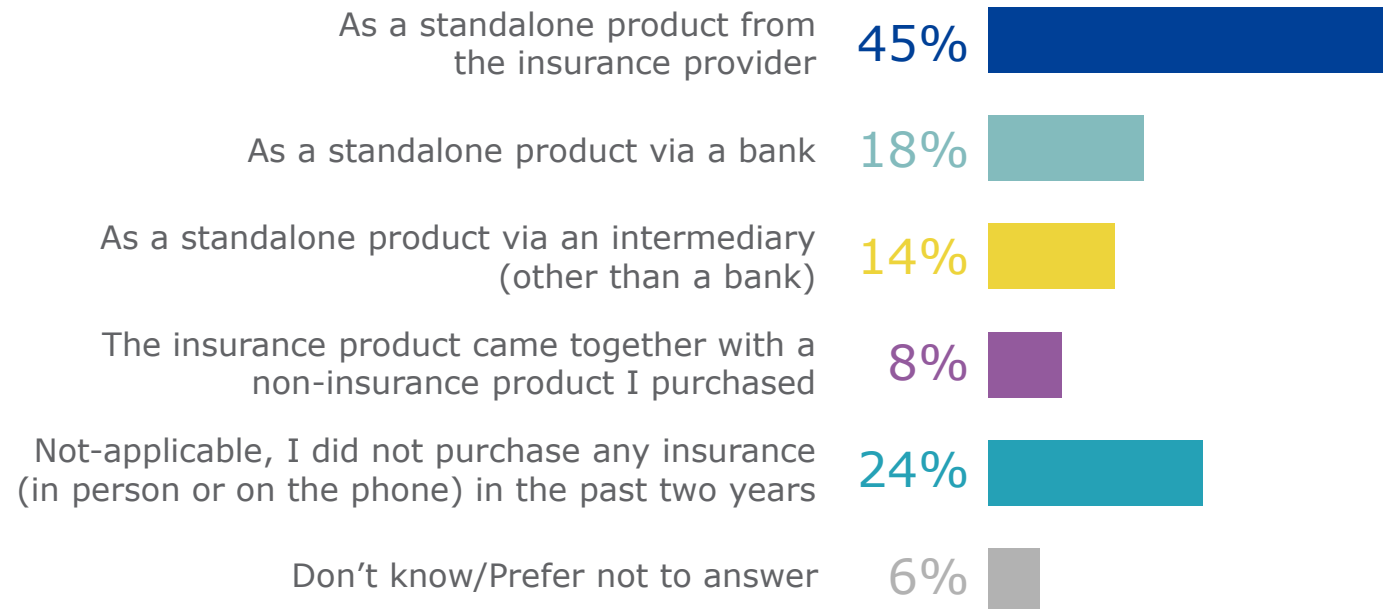


**Insurance policies purchased online**



# Q3\_1

Thinking about the insurance policies you purchased in the past two years, how did you purchase these? [MULTIPLE ANSWERS]  
*Insurance policies purchased in person or on the phone*



## Gender (%)

Male	48	19	16	9	21	6
Female	43	16	13	8	28	6

## Age (%)

18-24	39	18	15	12	20	12
25-39	49	24	19	15	14	7
40-54	49	18	15	8	21	5
55+	42	14	12	4	33	5

## Occupation (%)

Self-employed	53	24	20	14	13	5
Employee (white-collar)	51	21	17	11	18	5
Manual worker	45	17	17	10	17	7
Retired	40	14	12	4	35	5
Other not working	38	13	11	7	32	9

## Education (%)

Low	38	18	14	8	27	9
Medium	44	15	13	8	27	6
High	52	22	17	10	19	4



# Q3\_1

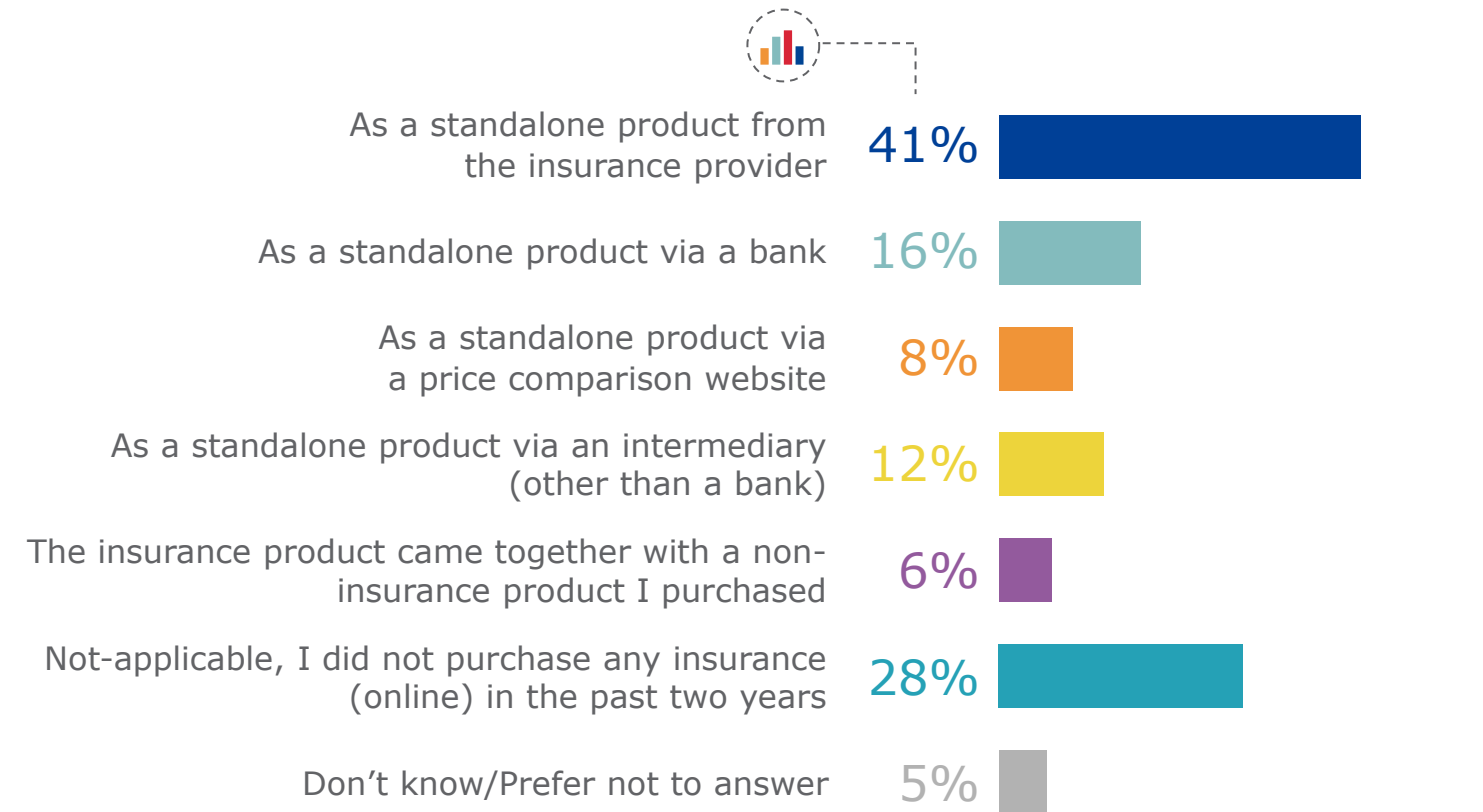
## Thinking about the insurance policies you purchased in the past two years, how did you purchase these? [MULTIPLE ANSWERS]

### Insurance policies purchased in person or on the phone

	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
As a standalone product from the insurance provider	45	30	44	42	48	40	43	69	51	51	53	59	41	52	46	58	53	31	57	35	34	50	35	48	57	38	60	51
As a standalone product via a bank	18	22	17	19	13	10	30	11	16	23	29	16	19	23	19	18	15	12	17	11	13	11	24	20	13	18	9	11
As a standalone product via an intermediary (other than a bank)	14	12	20	17	8	13	15	14	16	18	7	13	14	10	16	14	8	21	16	15	22	19	34	14	23	21	6	9
The insurance product came together with a non-insurance product I purchased	8	5	13	7	9	6	11	9	10	7	8	9	10	6	13	11	6	9	9	4	4	13	13	13	8	5	6	10
Not-applicable, I did not purchase any insurance (in person or on the phone) in the past two years	24	33	22	26	32	38	19	8	19	15	19	14	21	20	23	12	27	31	18	37	32	20	15	18	12	27	26	27
Don't know/Prefer not to answer	6	8	7	7	5	6	5	6	4	4	5	5	8	6	5	7	7	6	6	8	5	7	5	6	7	7	3	8

 Most-frequently mentioned response

Thinking about the insurance policies you purchased in the past two years, how did you purchase these? [MULTIPLE ANSWERS]  
*Insurance policies purchased online*



**Gender (%)**

Male	44	18	10	13	6	23	5
Female	38	15	7	11	6	32	6

**Age (%)**

18-24	35	18	10	12	11	21	12
25-39	45	23	15	17	11	16	6
40-54	46	16	9	12	5	24	4
55+	38	12	5	9	3	38	4

**Occupation (%)**

Self-employed	48	23	16	16	9	16	4
Employee (white-collar)	46	20	11	14	7	20	4
Manual worker	43	15	11	13	9	20	7
Retired	35	12	4	9	3	41	4
Other not working	35	12	5	9	6	34	8

**Education (%)**

Low	34	16	12	11	6	29	7
Medium	40	14	7	11	5	30	6
High	48	19	9	14	7	24	4

# Q3\_2

## Thinking about the insurance policies you purchased in the past two years, how did you purchase these? [MULTIPLE ANSWERS]

### Insurance policies purchased online

	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
As a standalone product from the insurance provider	41	26	42	37	45	36	42	67	42	43	49	54	39	42	45	51	44	30	50	35	31	44	35	46	51	35	56	49
As a standalone product via a bank	16	18	17	16	11	10	26	11	15	22	27	13	17	16	18	17	11	10	13	9	10	10	24	20	11	14	9	9
As a standalone product via a price comparison website	8	5	6	9	7	10	10	12	9	11	4	8	12	3	11	8	2	10	1	8	6	8	6	7	4	8	4	6
As a standalone product via an intermediary (other than a bank)	12	11	15	14	8	13	11	14	11	14	6	11	12	8	13	11	6	17	12	12	18	14	25	11	20	18	5	7
The insurance product came together with a non-insurance product I purchased	6	6	11	6	7	4	10	9	7	5	4	8	7	5	10	9	3	7	7	3	4	9	11	10	6	4	6	8
Not-applicable, I did not purchase any insurance (online) in the past two years	28	39	26	32	35	39	20	9	25	19	24	18	22	34	22	17	40	32	28	37	37	26	21	20	20	30	28	28
Don't know/Prefer not to answer	5	7	6	4	4	5	4	4	4	5	6	5	6	8	5	6	7	5	5	7	5	6	4	5	8	6	3	7

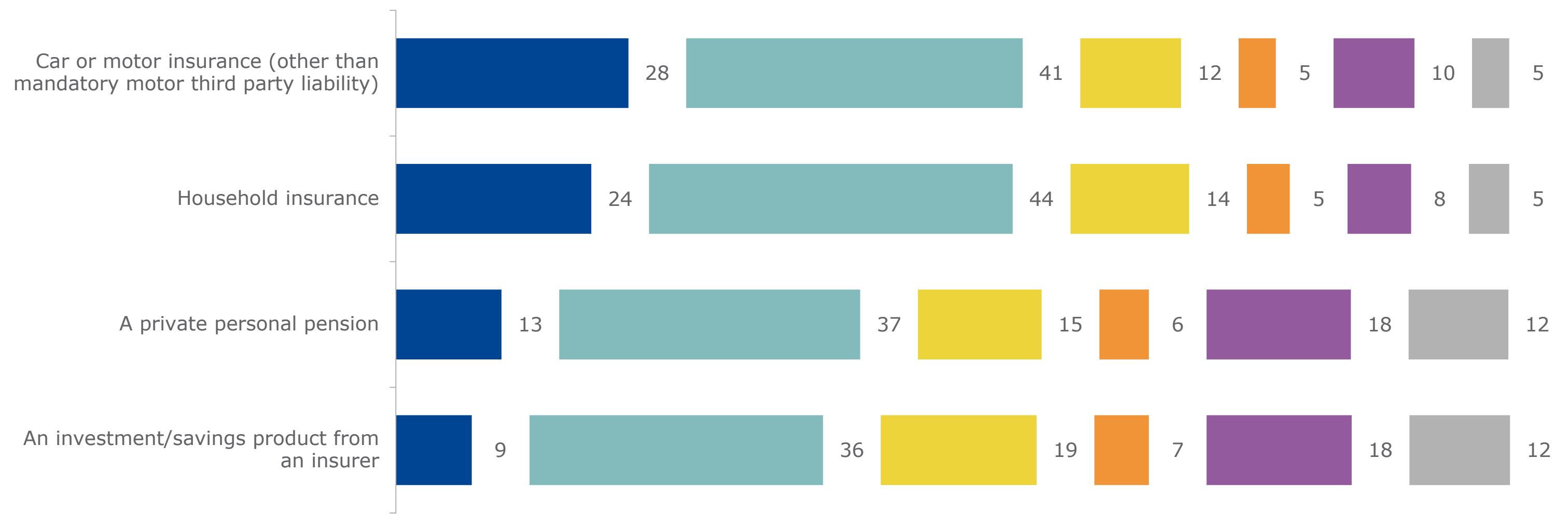
 Most-frequently mentioned response

Q4

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?



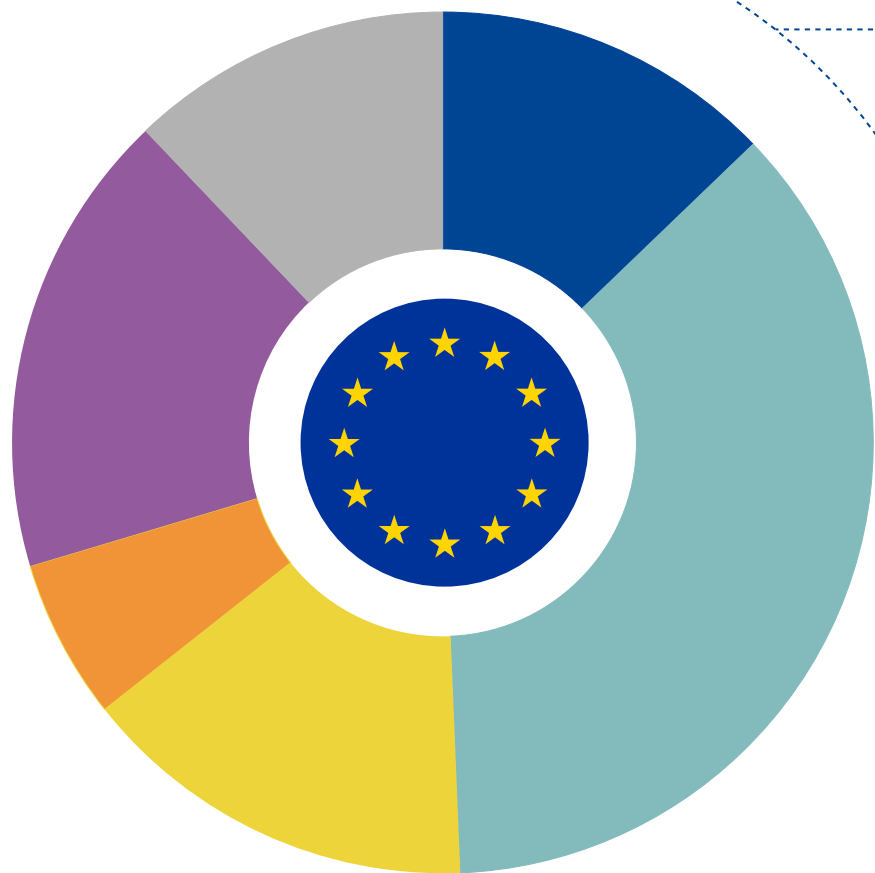
— Strongly agree    
 — Tend to agree    
 — Tend to disagree    
 — Strongly disagree    
 — Not applicable    
 — Don't know/Prefer not to answer



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?

*A private personal pension*

**EU27 average**



- **13%** Strongly agree
- **37%** Tend to agree
- **15%** Tend to disagree
- **6%** Strongly disagree
- **18%** Not applicable
- **12%** Don't know/Prefer not to answer

**Occupation (%)**

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
Self-employed	20	36	16	7	13	8
Employee (white-collar)	15	41	16	6	12	11
Manual worker	15	41	18	6	9	11
Retired	9	32	14	6	27	13
Other not working	9	32	13	7	23	16



**Gender (%)**

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
Male	14	39	16	6	15	9
Female	12	34	14	6	20	15



**Age (%)**

Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
18-24	14	39	16	6	14	12
25-39	18	38	16	7	11	11
40-54	13	40	15	6	14	12
55+	10	33	14	6	24	13



**Education (%)**

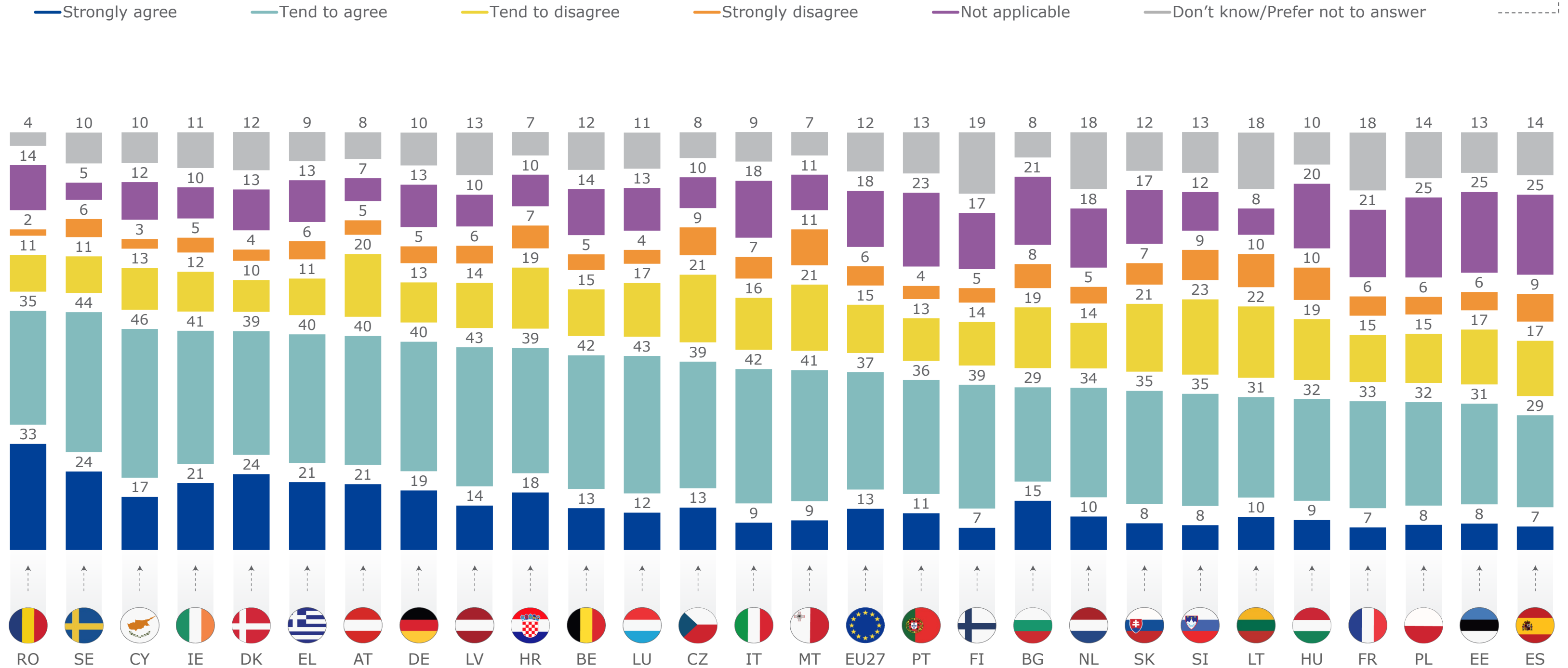
Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
Low	12	34	16	7	21	11
Medium	12	37	14	6	18	13
High	14	39	15	6	14	12



Q4\_1

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?

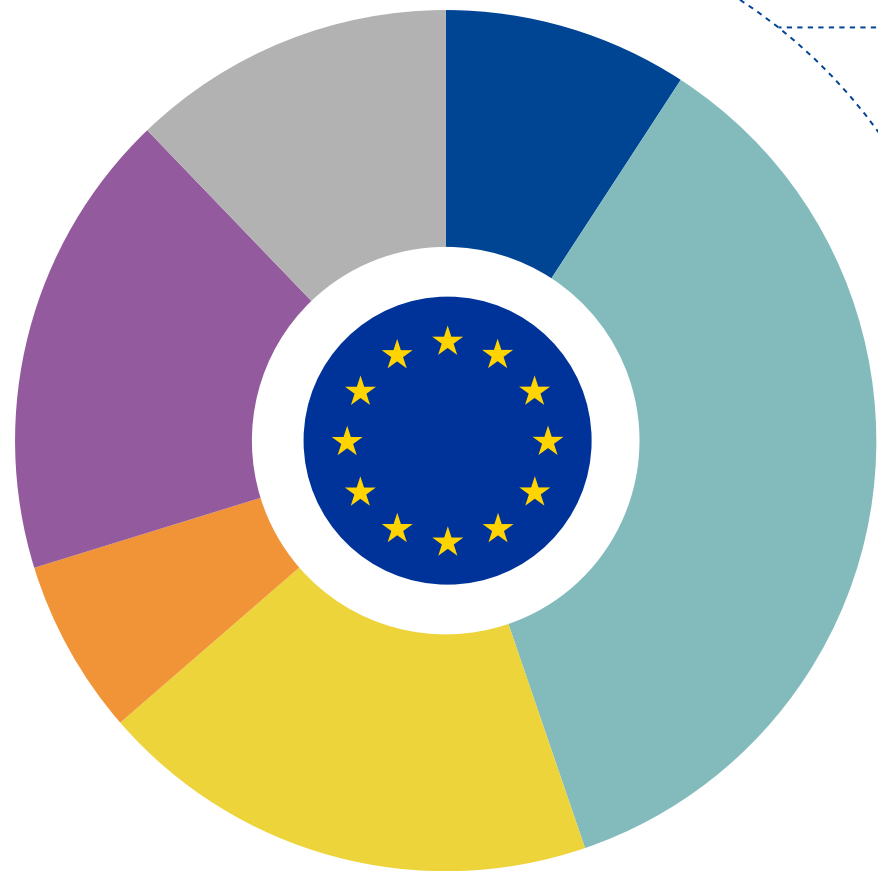
A private personal pension



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?

An investment/savings product from an insurer

EU27 average



9% Strongly agree

36% Tend to agree

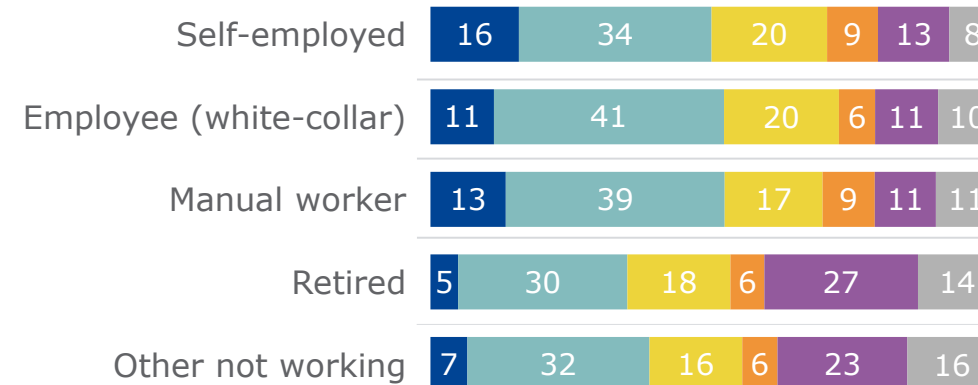
19% Tend to disagree

7% Strongly disagree

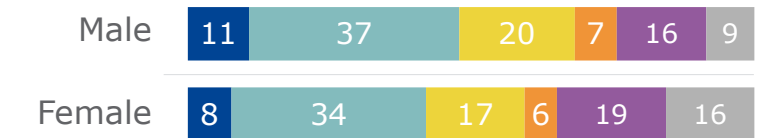
18% Not applicable

12% Don't know/Prefer not to answer

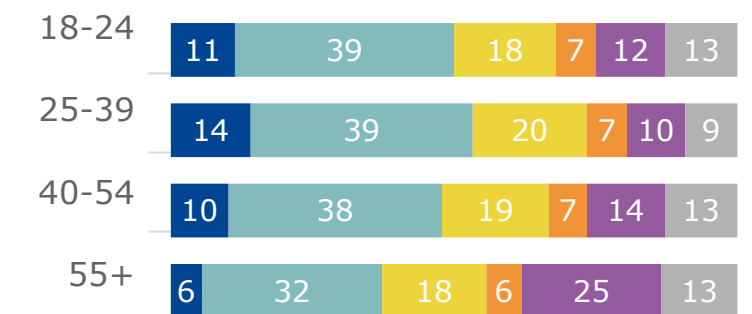
Occupation (%)



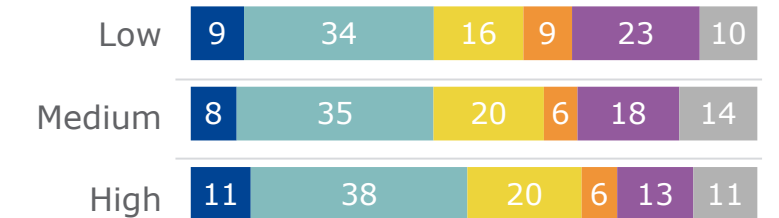
Gender (%)



Age (%)

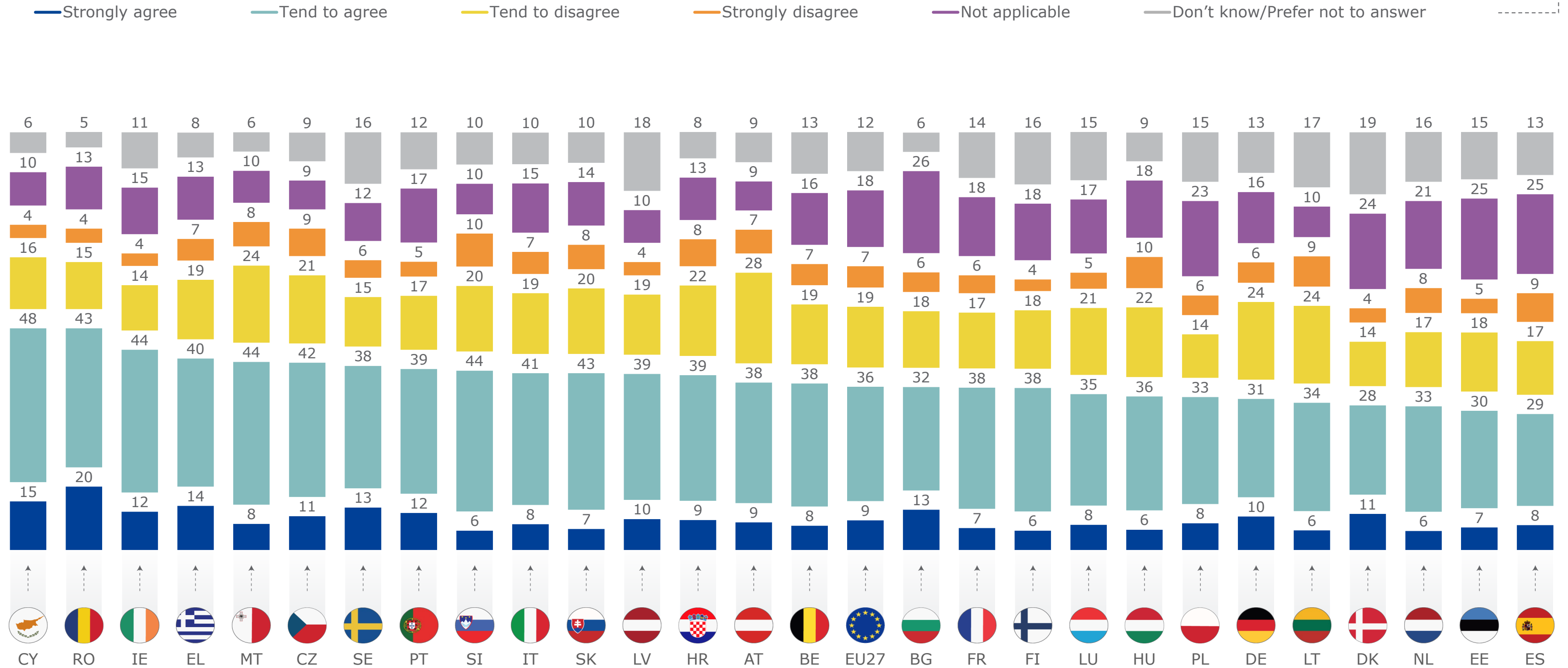


Education (%)



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?

An investment/savings product from an insurer

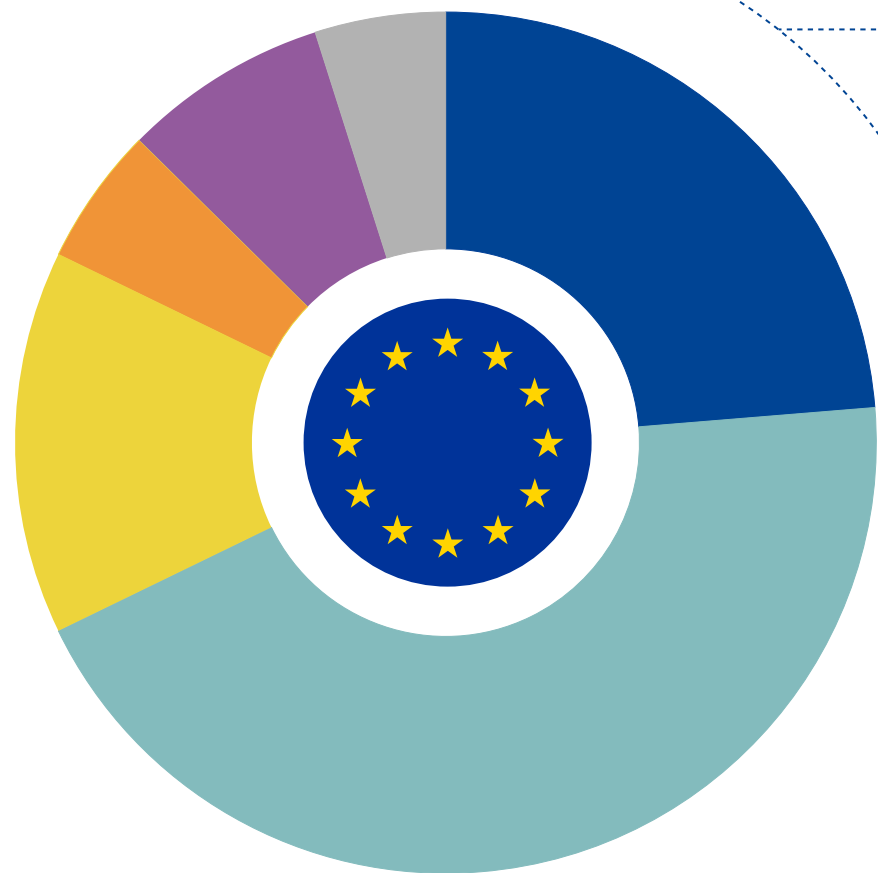




Based on your experience with the following insurance policies, to what extent do you agree or disagree that they offer you value for your money?

Household insurance

EU27 average



24% Strongly agree

44% Tend to agree

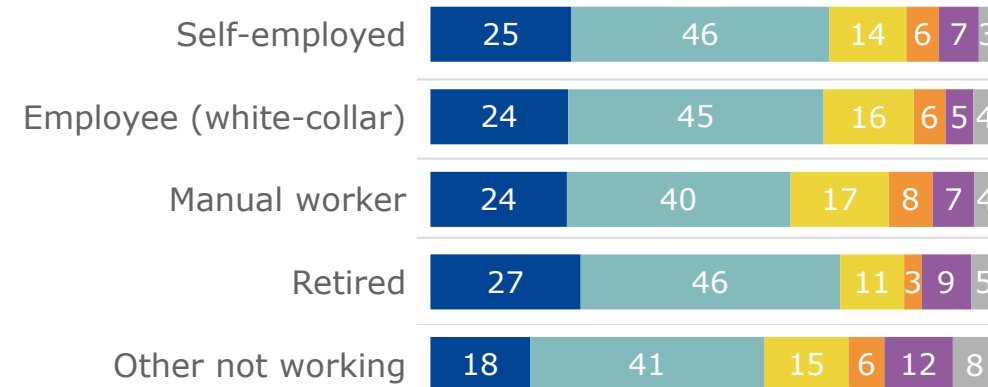
14% Tend to disagree

5% Strongly disagree

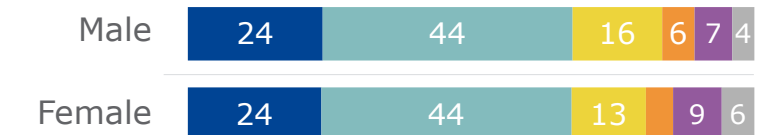
8% Not applicable

5% Don't know/Prefer not to answer

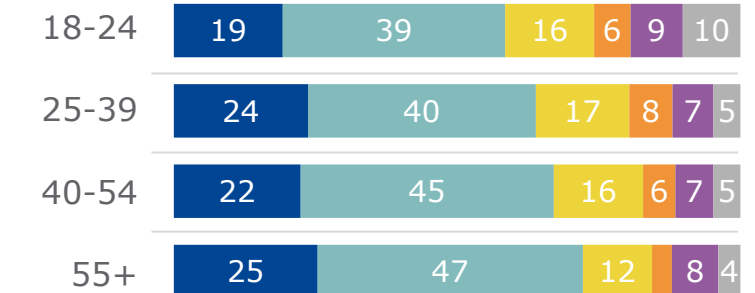
Occupation (%)



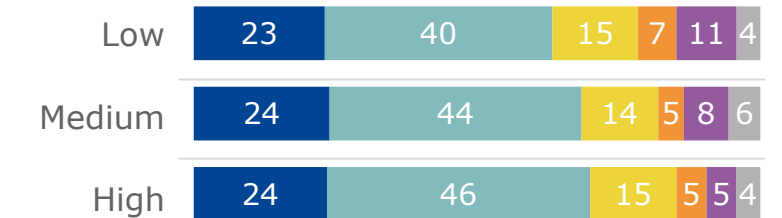
Gender (%)



Age (%)



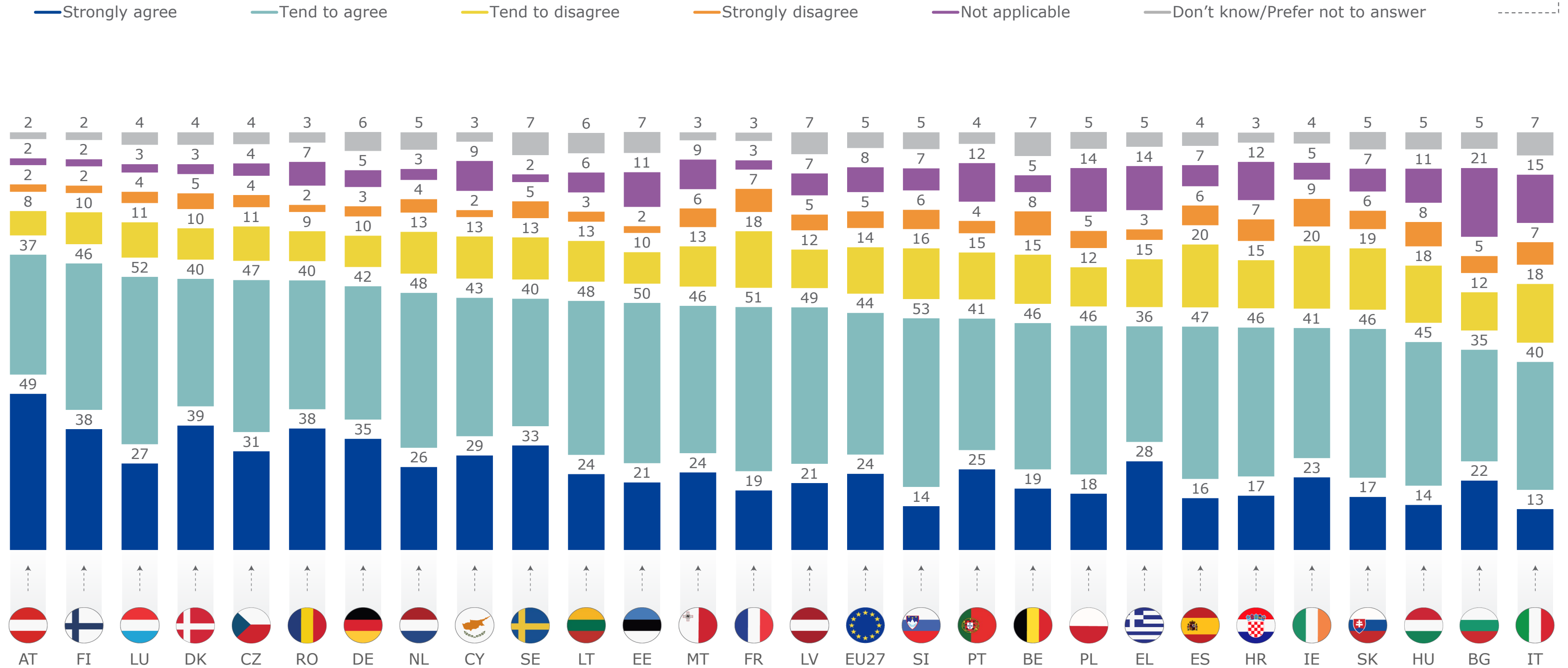
Education (%)



# Q4\_3

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?

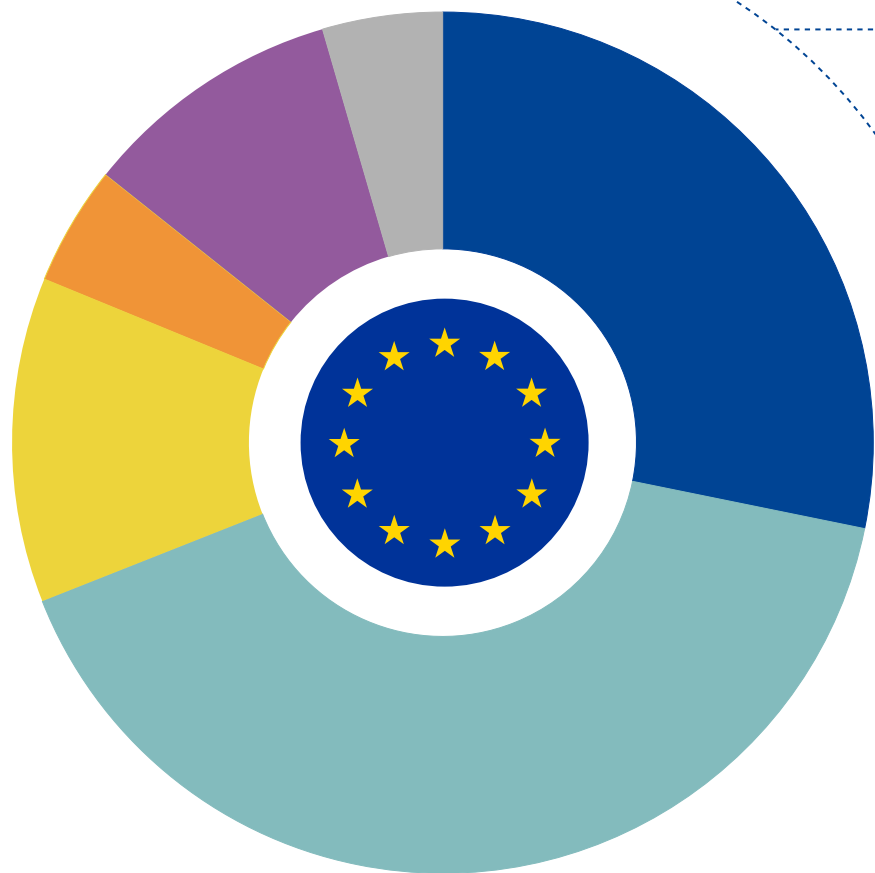
Household insurance



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?

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

EU27 average



28% Strongly agree

41% Tend to agree

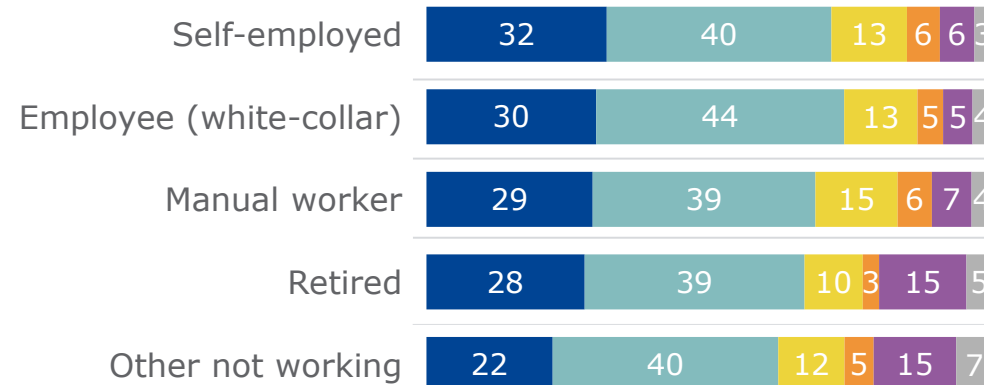
12% Tend to disagree

5% Strongly disagree

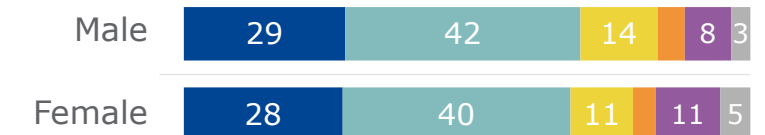
10% Not applicable

5% Don't know/Prefer not to answer

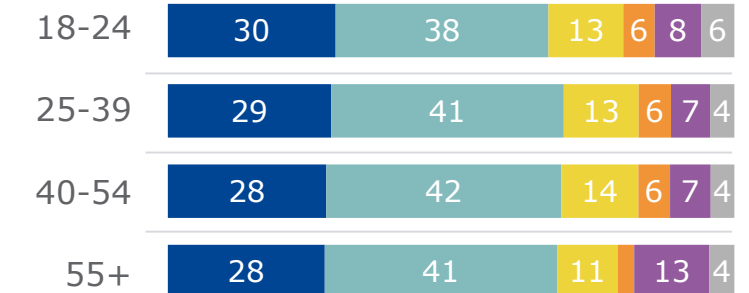
Occupation (%)



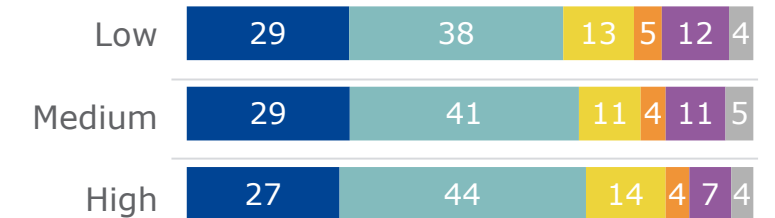
Gender (%)



Age (%)

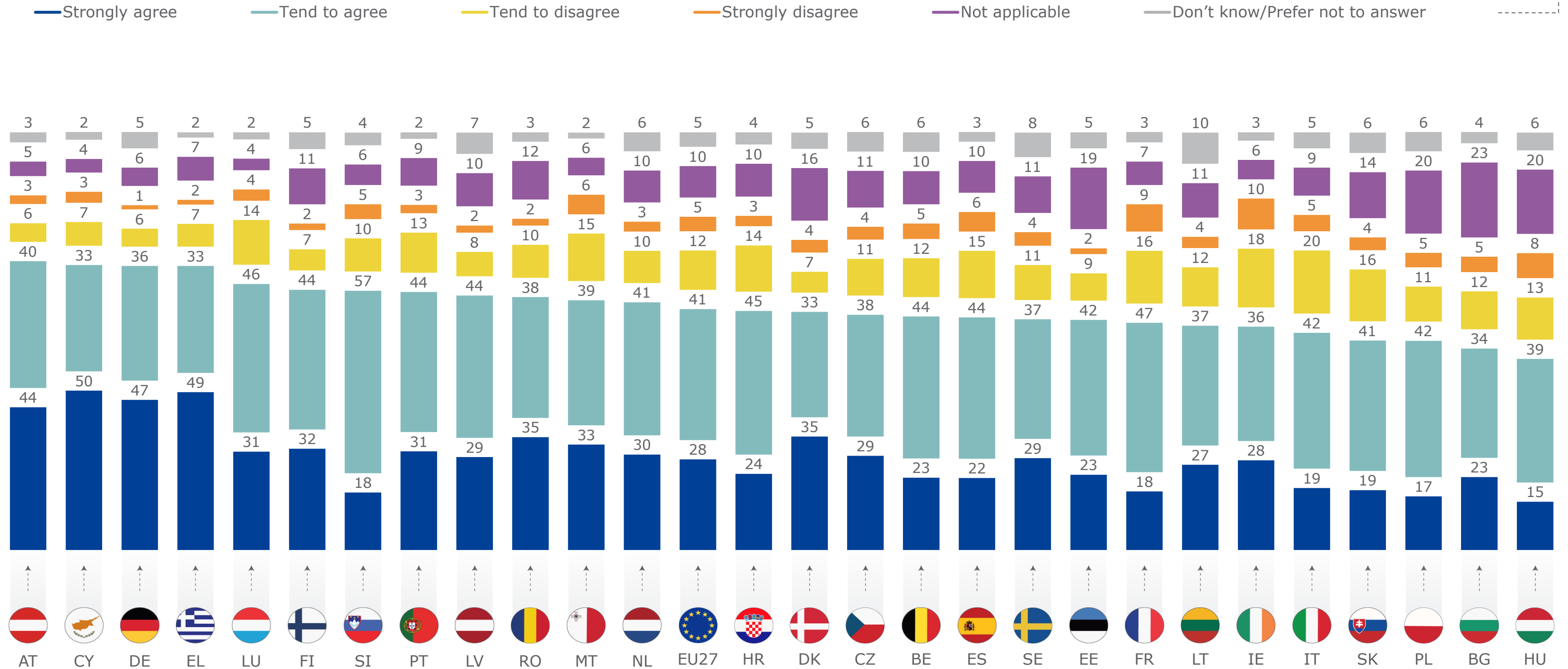


Education (%)



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?

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



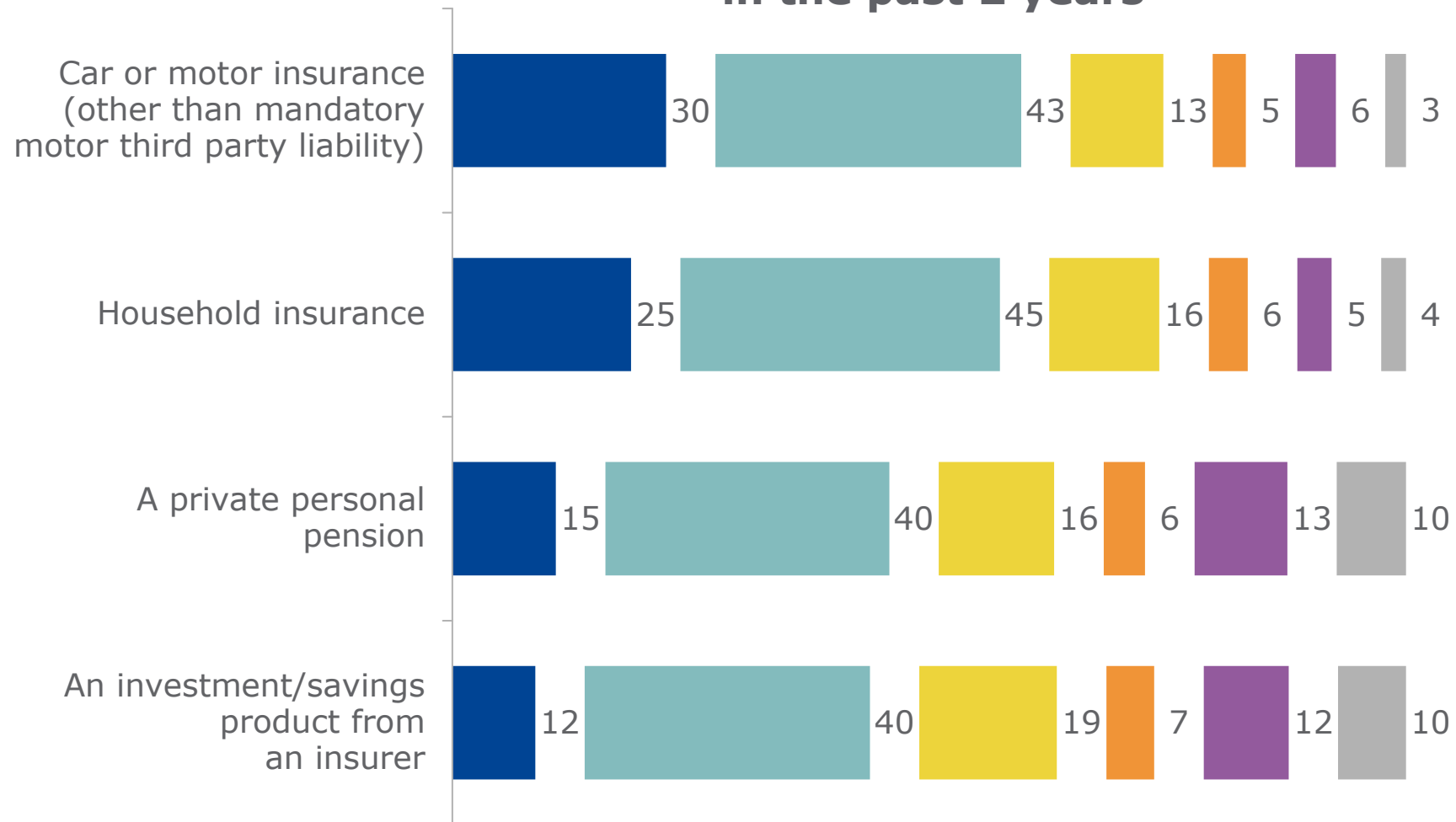
Based on your experience with the following insurance policies, to what extent do you agree or disagree that they offer you value for your money?



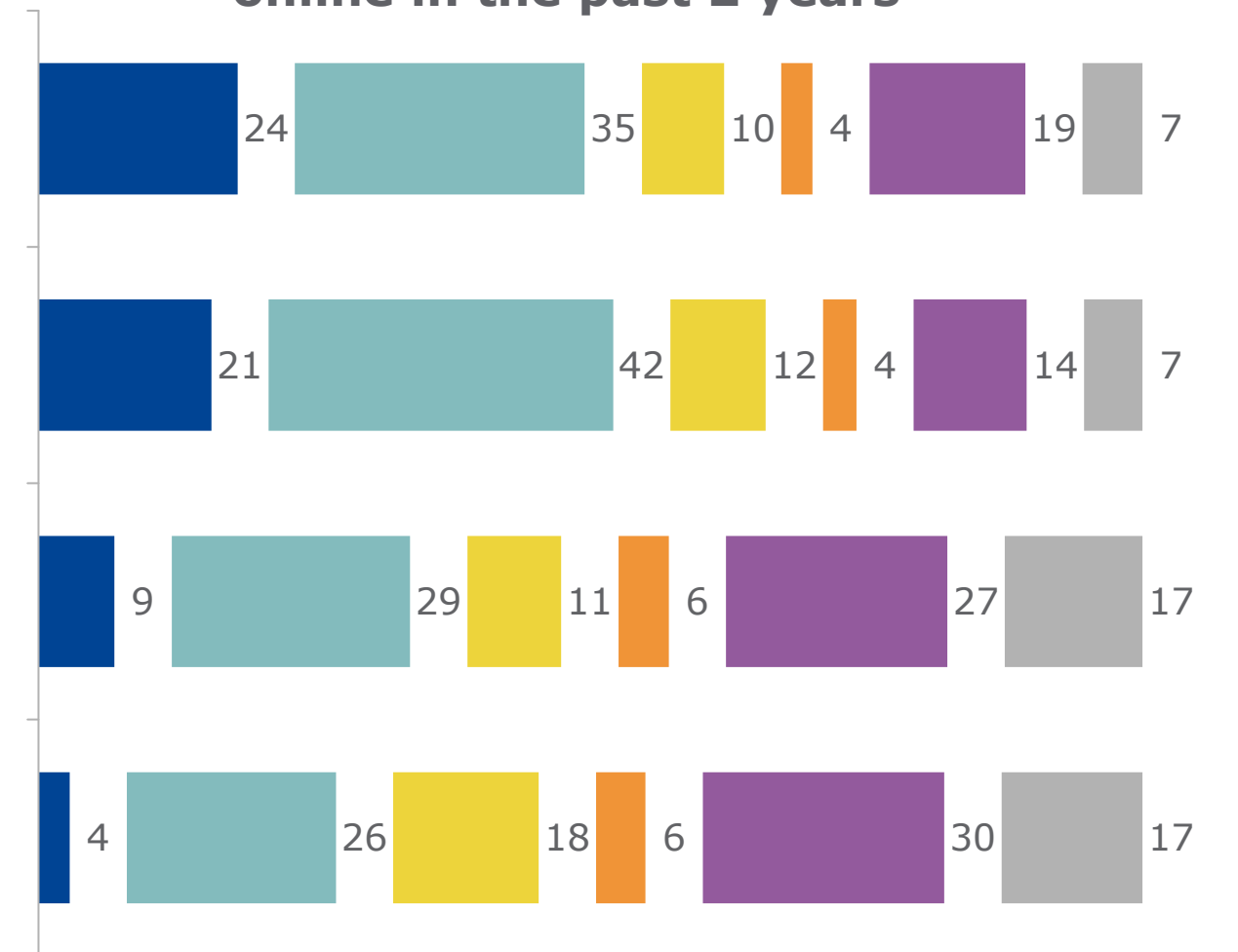
— Strongly agree — Tend to agree — Tend to disagree — Strongly disagree — Not applicable — Don't know/Prefer not to answer

**Results by experience with purchasing insurance online (Q3\_2)**

**Respondents who bought insurance online in the past 2 years**



**Respondents who did NOT buy insurance online in the past 2 years**



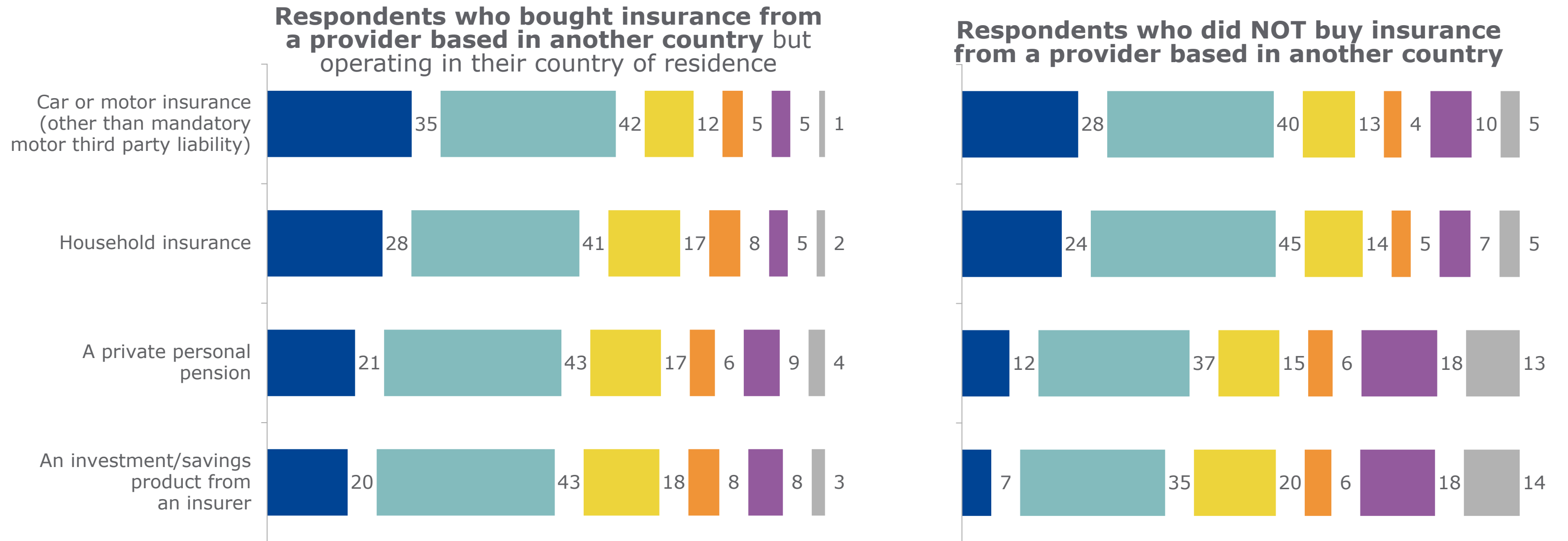
Note: results for the small group of respondents who replied they "do not know" or "prefer not to answer" in Q3\_2 are not reported.

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?



— Strongly agree — Tend to agree — Tend to disagree — Strongly disagree — Not applicable — Don't know/Prefer not to answer

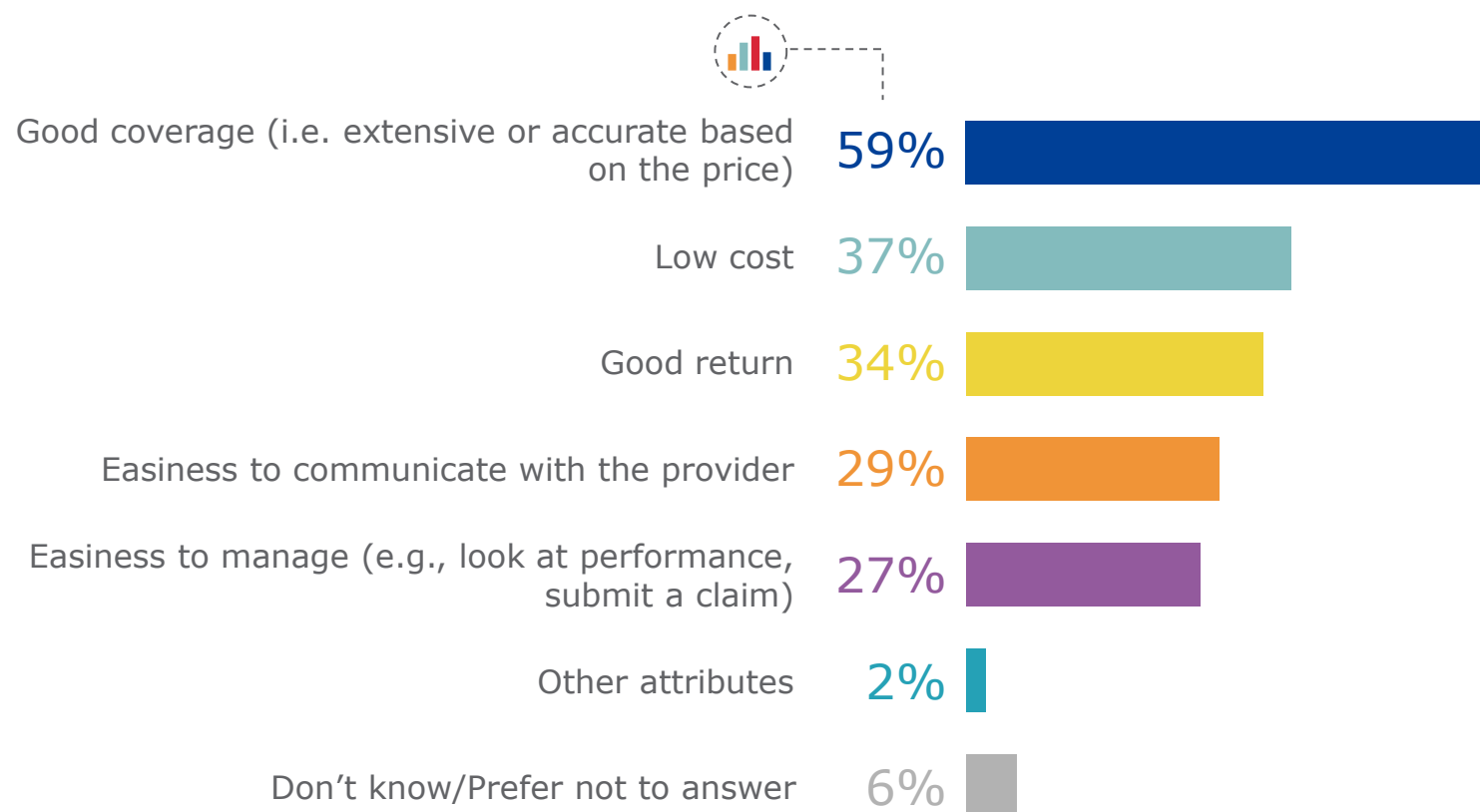
**Results by experience with purchasing insurance cross-border – past 2 years (Q9)**



Note: results for the group of respondents who replied they "don't know if the insurance I bought is from a provider based in another country but operating in the country where they live" or who "preferred not to answer" are not reported.

# Q5

Based on your experience with the insurance and pension products listed in the previous question, which of the following attributes are most important for you to consider that an insurance product offers you value for money? [MULTIPLE ANSWERS]



## Gender (%)

	Good coverage	Low cost	Good return	Easiness to communicate	Easiness to manage	Other attributes	Don't know/Prefer not to answer
Male	56	42	37	27	26	2	4
Female	61	33	31	30	27	2	7

## Age (%)

	Good coverage	Low cost	Good return	Easiness to communicate	Easiness to manage	Other attributes	Don't know/Prefer not to answer
18-24	54	36	38	26	27	2	6
25-39	57	42	40	26	27	2	4
40-54	58	41	36	26	27	2	5
55+	61	32	29	33	26	2	7

## Occupation (%)

	Good coverage	Low cost	Good return	Easiness to communicate	Easiness to manage	Other attributes	Don't know/Prefer not to answer
Self-employed	58	37	40	30	26	4	3
Employee (white-collar)	61	38	37	27	28	2	4
Manual worker	52	41	36	29	25	1	4
Retired	61	33	27	35	24	2	8
Other not working	56	41	32	24	28	3	7

## Education (%)

	Good coverage	Low cost	Good return	Easiness to communicate	Easiness to manage	Other attributes	Don't know/Prefer not to answer
Low	50	37	30	28	22	4	6
Medium	58	37	33	29	27	2	7
High	66	38	37	28	30	2	3

# Q5

Based on your experience with the insurance and pension products listed in the previous question, which of the following attributes are most important for you to consider that an insurance product offers you value for money? [MULTIPLE ANSWERS]

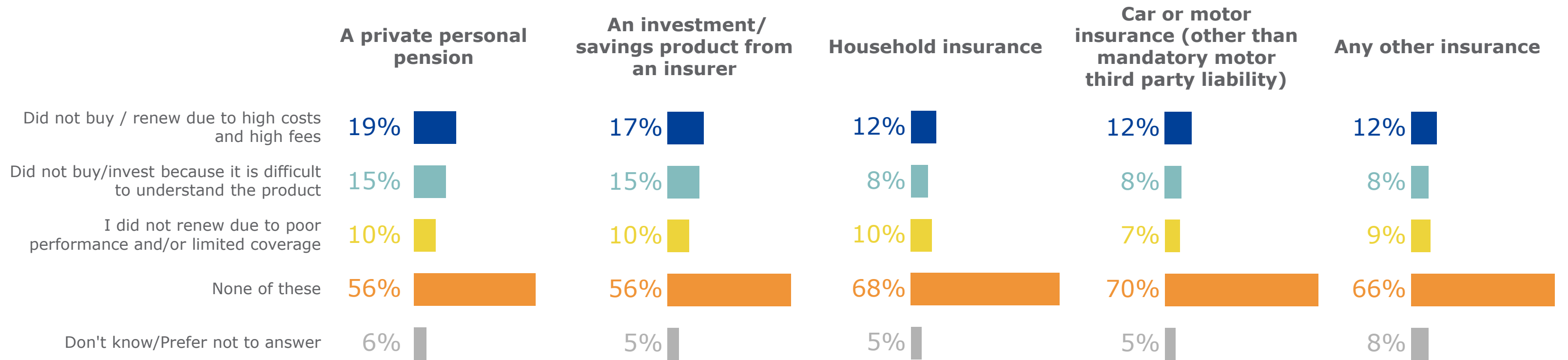
	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
Good coverage (i.e. extensive or accurate based on the price)	59	61	49	56	68	63	61	60	55	70	60	48	49	59	46	54	65	43	58	66	63	50	62	60	53	57	58	57
Low cost	37	37	29	34	42	38	39	47	44	36	31	30	35	35	32	39	26	41	28	37	40	44	40	35	49	31	48	45
Good return	34	35	47	34	18	33	31	38	52	26	23	41	46	48	30	39	29	45	45	28	33	39	33	32	42	41	22	38
Easiness to communicate with the provider	29	28	21	26	31	33	26	27	33	21	34	25	26	33	21	21	31	18	33	24	35	31	35	22	26	22	29	36
Easiness to manage (e.g., look at performance, submit a claim)	27	23	21	22	18	32	24	28	19	28	25	15	31	21	34	17	24	27	27	21	32	22	16	16	24	24	29	39
Other attributes	2	2	3	3	3	2	1	2	1	3	3	3	2	1	4	5	2	2	2	2	2	1	2	1	2	1	3	2
Don't know/prefer not to answer	6	7	8	7	7	5	6	3	4	2	8	7	5	9	9	9	8	9	8	8	5	8	6	5	4	9	6	3

 Most-frequently mentioned response



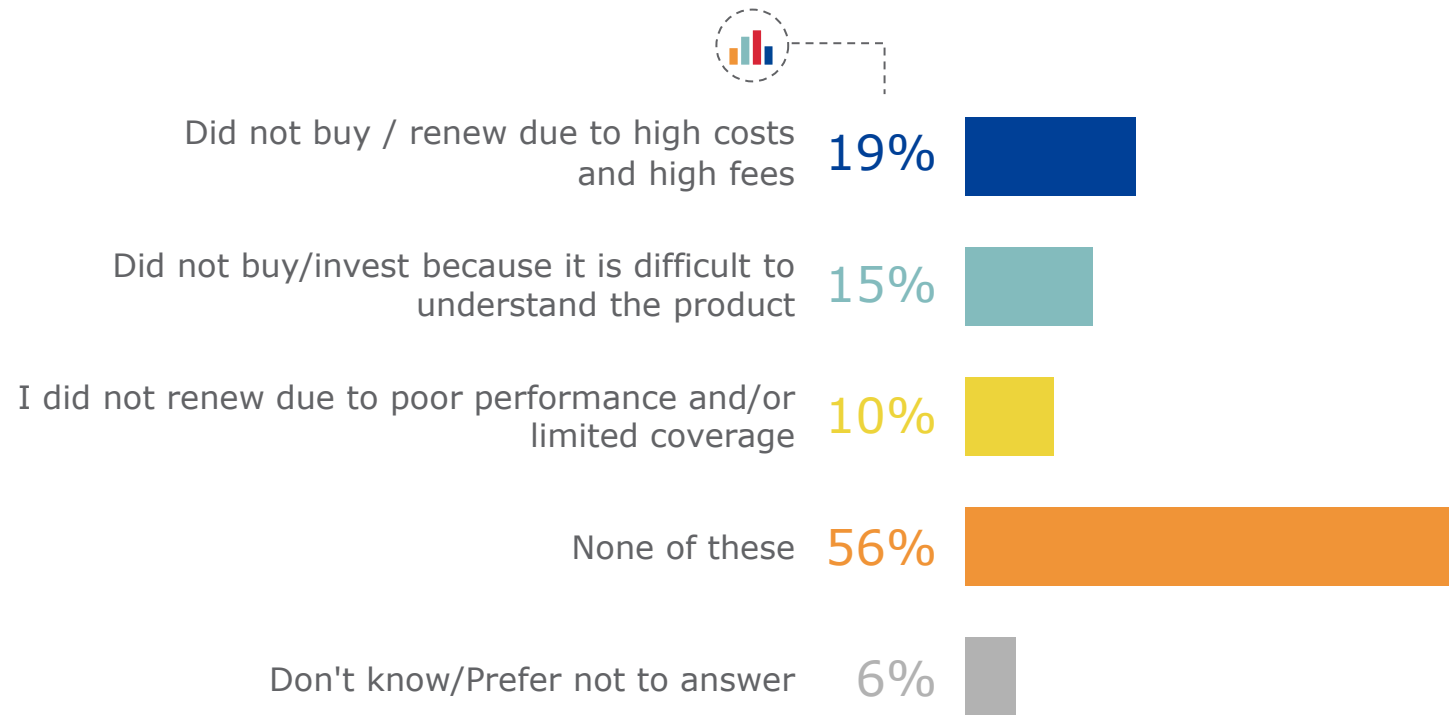
# Q6

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



# Q6\_1

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
 [MULTIPLE ANSWERS]  
 A private personal pension



## Gender (%)

	19	16	11	54	5
Male	19	16	11	54	5
Female	19	13	9	57	6

## Age (%)

	21	24	13	42	10
18-24	21	24	13	42	10
25-39	23	24	15	42	6
40-54	21	13	11	53	6
55+	16	8	6	67	5

## Occupation (%)

	25	20	15	46	4
Self-employed	25	20	15	46	4
Employee (white-collar)	21	18	13	50	6
Manual worker	23	21	16	43	6
Retired	15	7	5	70	5
Other not working	20	14	7	55	8

## Education (%)

	22	18	13	49	6
Low	22	18	13	49	6
Medium	20	13	9	57	6
High	17	14	9	58	6

# Q6\_1

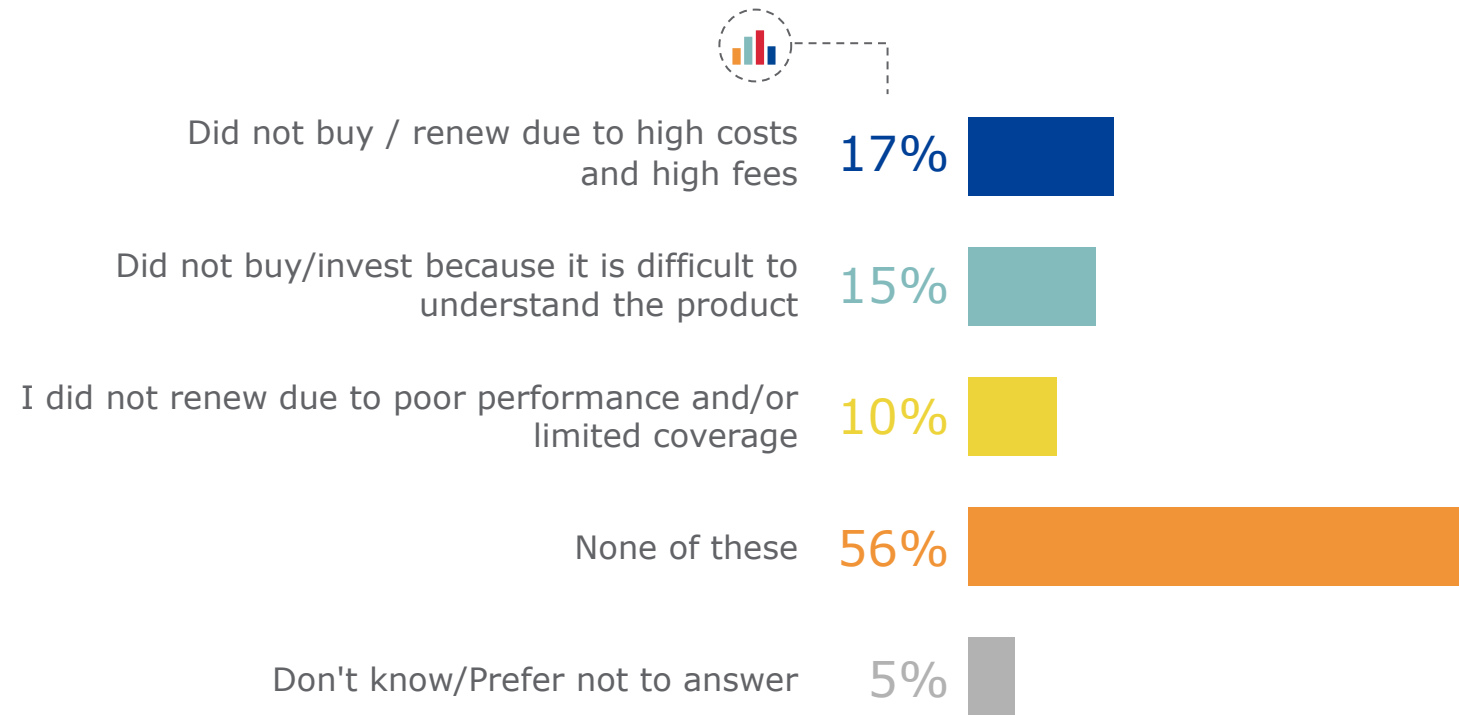
For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
 [MULTIPLE ANSWERS]  
*A private personal pension*

	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
Did not buy/renew due to high costs and high fees	19	15	12	22	13	17	12	17	38	13	25	19	24	18	14	17	15	19	18	12	25	18	21	24	18	15	10	11
Did not buy/invest because it is difficult to understand the product	15	13	19	14	15	11	12	12	14	17	19	14	17	8	17	15	10	16	6	13	11	15	12	12	15	11	10	11
I did not renew due to poor performance and/or limited coverage	10	8	20	12	9	9	14	9	11	12	9	13	12	9	10	13	6	9	5	6	9	10	7	12	14	9	8	9
None of these	56	62	48	51	62	63	59	62	38	58	47	52	49	57	52	47	65	56	68	66	56	55	55	52	53	64	66	67
Don't know/Prefer not to answer	6	7	7	6	7	4	9	6	5	7	6	7	5	10	11	13	7	6	5	8	4	7	8	5	6	6	9	8

 Most-frequently mentioned response

# Q6\_2

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
 [MULTIPLE ANSWERS]  
 An investment/savings product from an insurer



## Gender (%)

	17	16	11	55	5
Male	17	16	11	55	5
Female	17	13	9	58	6

## Age (%)

	18	24	15	39	8
18-24	18	24	15	39	8
25-39	21	22	15	43	5
40-54	18	15	10	55	5
55+	13	9	7	68	5

## Occupation (%)

	22	17	15	47	3
Self-employed	22	17	15	47	3
Employee (white-collar)	17	17	12	53	5
Manual worker	20	23	13	42	5
Retired	12	8	6	70	5
Other not working	18	14	8	56	7

## Education (%)

	18	20	11	48	6
Low	18	20	11	48	6
Medium	16	13	10	59	5
High	15	13	10	59	5

# Q6\_2

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

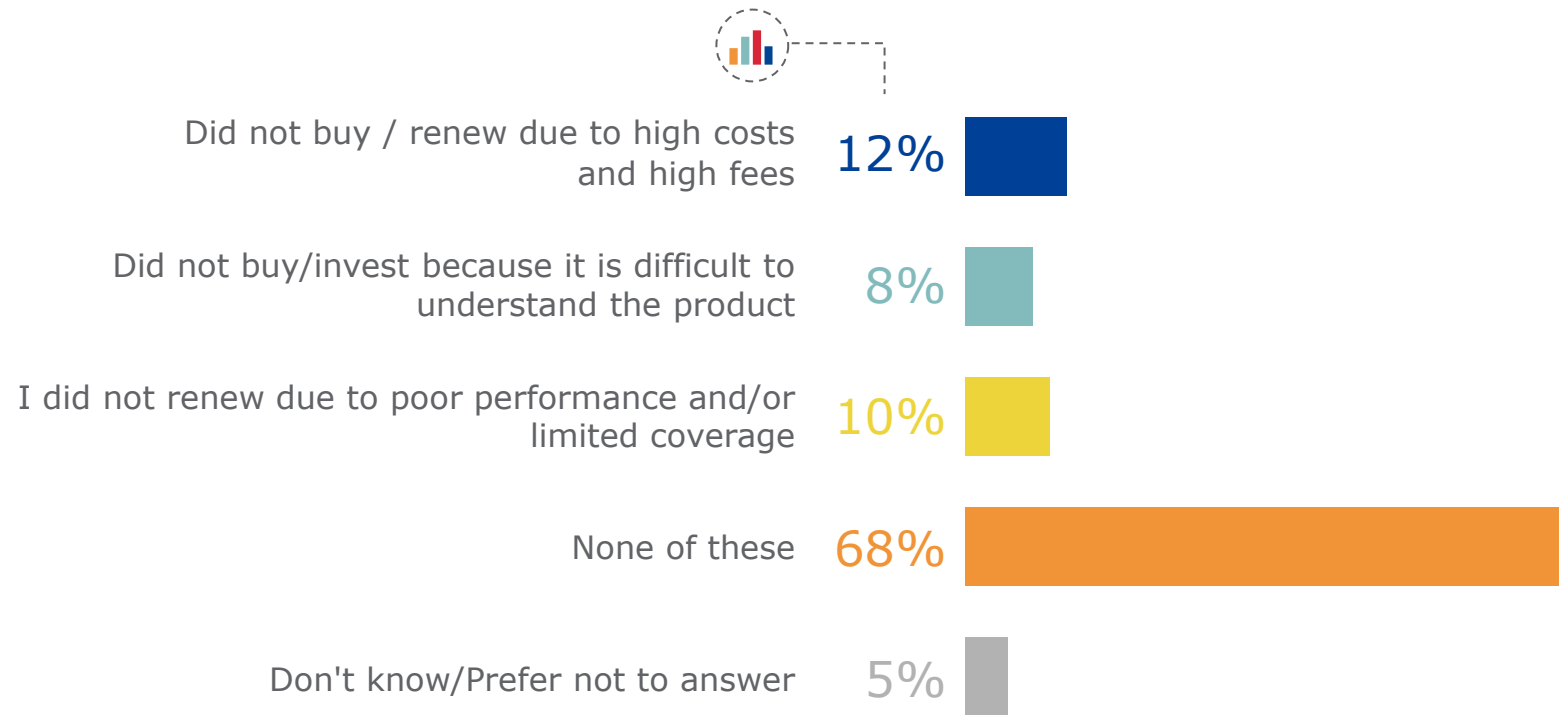
*An investment/savings product from an insurer*

	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
Did not buy/renew due to high costs and high fees	17	12	14	18	12	14	13	18	26	12	20	16	22	16	13	21	12	19	15	11	16	15	20	23	15	13	9	8
Did not buy/invest because it is difficult to understand the product	15	12	17	14	13	12	11	17	16	17	16	16	19	10	19	16	11	15	8	9	12	13	12	14	15	9	10	10
I did not renew due to poor performance and/or limited coverage	10	8	16	9	8	9	10	10	14	9	8	15	12	11	10	9	4	10	8	8	11	12	10	12	16	10	10	8
None of these	56	62	49	55	63	65	61	57	41	56	54	48	47	58	46	46	69	55	67	68	59	55	55	49	51	66	67	67
Don't know/Prefer not to answer	5	6	7	5	7	3	8	4	4	8	6	7	4	7	14	10	6	4	4	7	4	7	4	4	6	3	7	9

 Most-frequently mentioned response

# Q6\_3

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



## Gender (%)

	12	9	10	66	4
Male	12	9	10	66	4
Female	11	6	9	70	5

## Age (%)

	14	13	14	53	8
18-24	14	13	14	53	8
25-39	16	14	15	55	5
40-54	14	7	10	66	4
55+	7	3	6	80	5

## Occupation (%)

	17	11	14	59	3
Self-employed	17	11	14	59	3
Employee (white-collar)	12	9	11	65	5
Manual worker	13	15	15	57	3
Retired	7	3	6	81	4
Other not working	13	7	9	66	7

## Education (%)

	13	11	14	59	5
Low	13	11	14	59	5
Medium	12	7	8	70	5
High	10	7	9	72	4

# Q6\_3

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

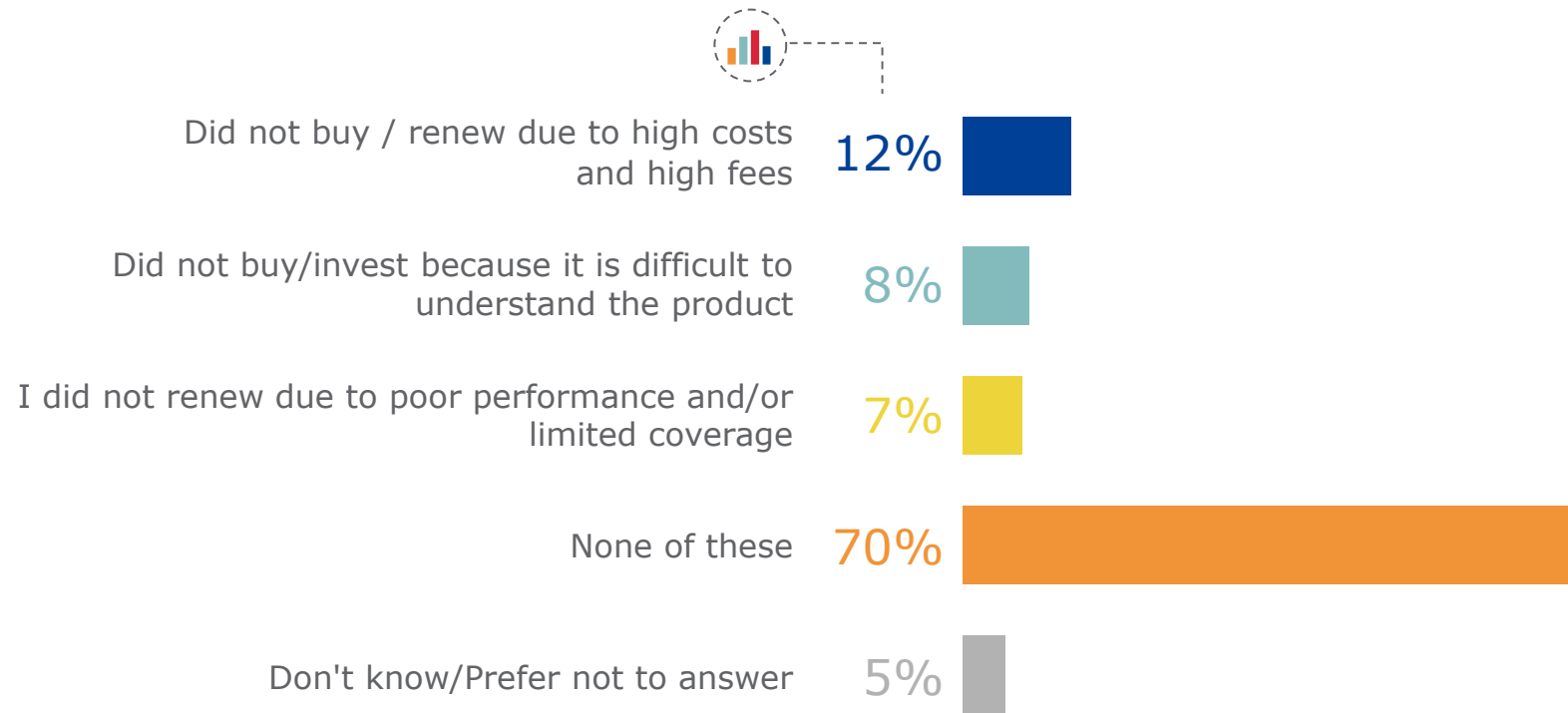
	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
Did not buy/renew due to high costs and high fees	12	7	16	14	11	10	8	15	27	9	8	18	17	17	14	13	8	13	12	7	9	10	15	19	12	10	7	8
Did not buy/invest because it is difficult to understand the product	8	8	10	9	7	7	5	9	8	7	6	9	10	5	11	6	5	12	5	6	6	9	8	10	7	6	4	6
I did not renew due to poor performance and/or limited coverage	10	7	15	12	9	6	10	7	13	13	7	12	15	9	13	7	3	12	6	5	7	9	7	13	12	11	5	7
None of these	68	73	56	62	70	76	73	70	49	65	77	56	56	64	57	67	79	60	77	78	75	67	66	55	66	70	81	76
Don't know/Prefer not to answer	5	6	6	4	6	4	6	3	5	7	3	6	4	6	8	8	6	5	2	6	5	6	4	5	6	4	4	5

 Most-frequently mentioned response

# Q6\_4

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

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



## Gender (%)

	13	9	7	68	5
Male	13	9	7	68	5
Female	12	6	6	72	5

## Age (%)

18-24	17	12	10	57	7
25-39	18	13	11	57	5
40-54	13	8	7	69	4
55+	8	4	4	81	5

## Occupation (%)

Self-employed	16	13	9	61	4
Employee (white-collar)	13	9	8	67	4
Manual worker	15	14	10	59	5
Retired	8	3	4	81	5
Other not working	13	7	5	70	6

## Education (%)

Low	16	12	9	60	6
Medium	11	6	6	73	5
High	11	7	7	74	4



# Q6\_4

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

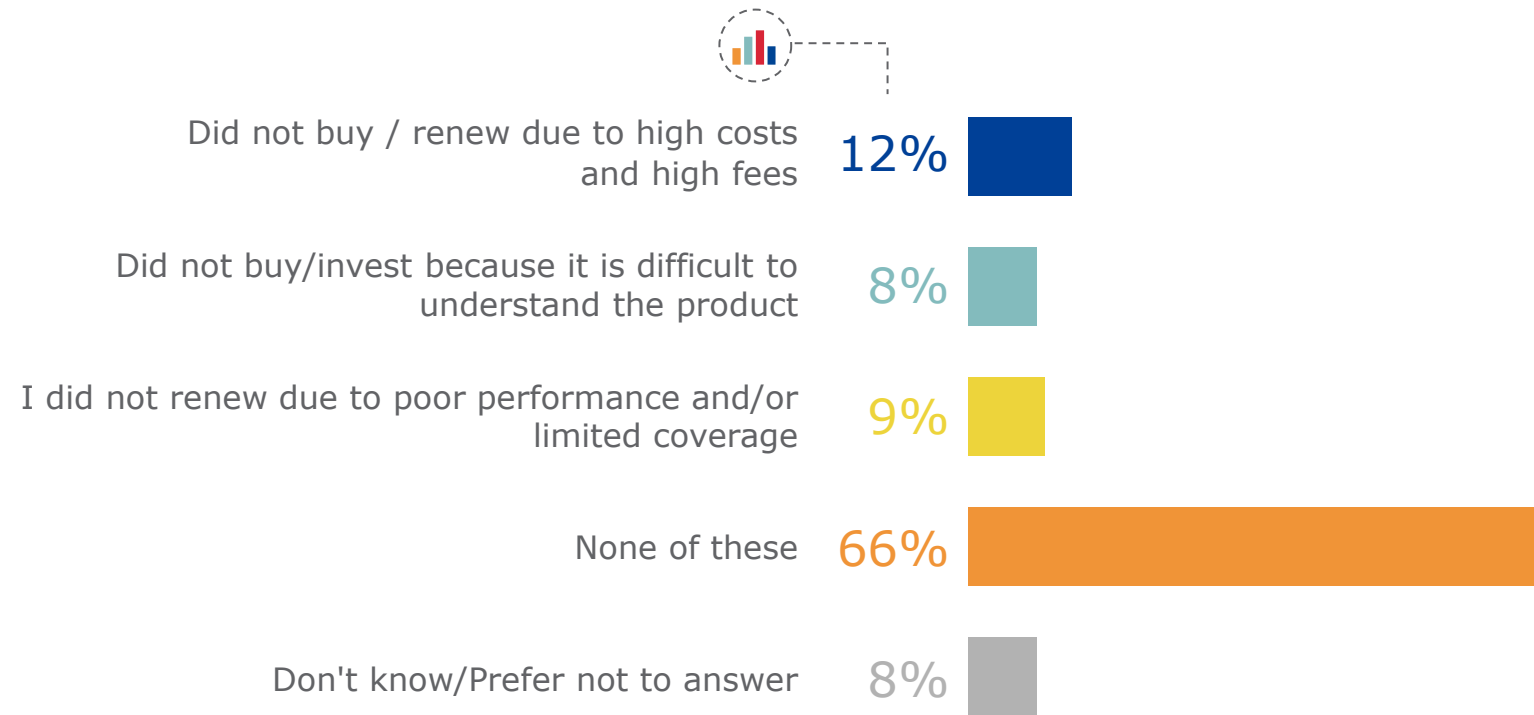
*Car or motor insurance (other than mandatory motor third party liability)*

	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
Did not buy/renew due to high costs and high fees	12	10	12	18	12	7	12	15	17	12	8	16	19	18	19	16	8	17	9	8	12	14	22	19	9	13	8	10
Did not buy/invest because it is difficult to understand the product	8	6	9	7	6	6	5	7	9	10	6	7	11	5	6	5	4	8	1	5	6	9	7	9	7	6	4	7
I did not renew due to poor performance and/or limited coverage	7	6	15	8	6	6	7	7	7	7	6	9	8	7	9	5	2	8	1	5	5	7	7	10	8	8	4	5
None of these	70	74	58	63	72	79	72	70	63	65	77	64	62	69	59	65	81	62	85	79	74	66	62	60	73	70	80	74
Don't know/Prefer not to answer	5	5	8	5	6	4	6	3	6	7	4	5	3	3	9	10	5	6	4	5	4	6	4	4	6	4	5	6

 Most-frequently mentioned response

# Q6\_5

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
 [MULTIPLE ANSWERS]  
 Any other insurance



## Gender (%)

	12	9	10	63	8
Male					
Female	11	6	7	68	8

## Age (%)

18-24	14	13	13	51	11
25-39	15	14	15	51	9
40-54	13	7	9	65	7
55+	9	4	4	77	7

## Occupation (%)

Self-employed	15	13	12	55	8
Employee (white-collar)	12	9	11	63	7
Manual worker	14	13	14	53	7
Retired	9	3	4	78	7
Other not working	14	7	7	65	9

## Education (%)

Low	14	11	11	57	9
Medium	11	7	9	68	8
High	11	7	7	69	7

Q6\_5

For each of these savings and insurance products, did you make any of the following decisions over the past two years?  
 [MULTIPLE ANSWERS]  
 Any other insurance

	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
Did not buy/renew due to high costs and high fees	12	8	13	15	11	8	12	12	25	7	11	14	17	16	14	16	10	15	12	8	12	13	17	19	12	11	10	8
Did not buy/invest because it is difficult to understand the product	8	6	11	9	7	8	4	9	7	9	6	8	9	8	9	6	5	8	3	4	8	8	8	10	8	7	5	6
I did not renew due to poor performance and/or limited coverage	9	7	15	9	7	7	7	9	13	11	7	12	11	10	10	8	3	11	6	6	8	9	8	12	10	7	7	8
None of these	66	72	53	61	71	73	68	67	51	62	70	59	59	61	56	58	76	62	77	77	69	63	61	56	65	69	72	69
Don't know/Prefer not to answer	8	8	11	7	5	6	10	6	7	13	7	9	7	7	14	13	8	5	5	7	6	9	7	6	8	8	7	11

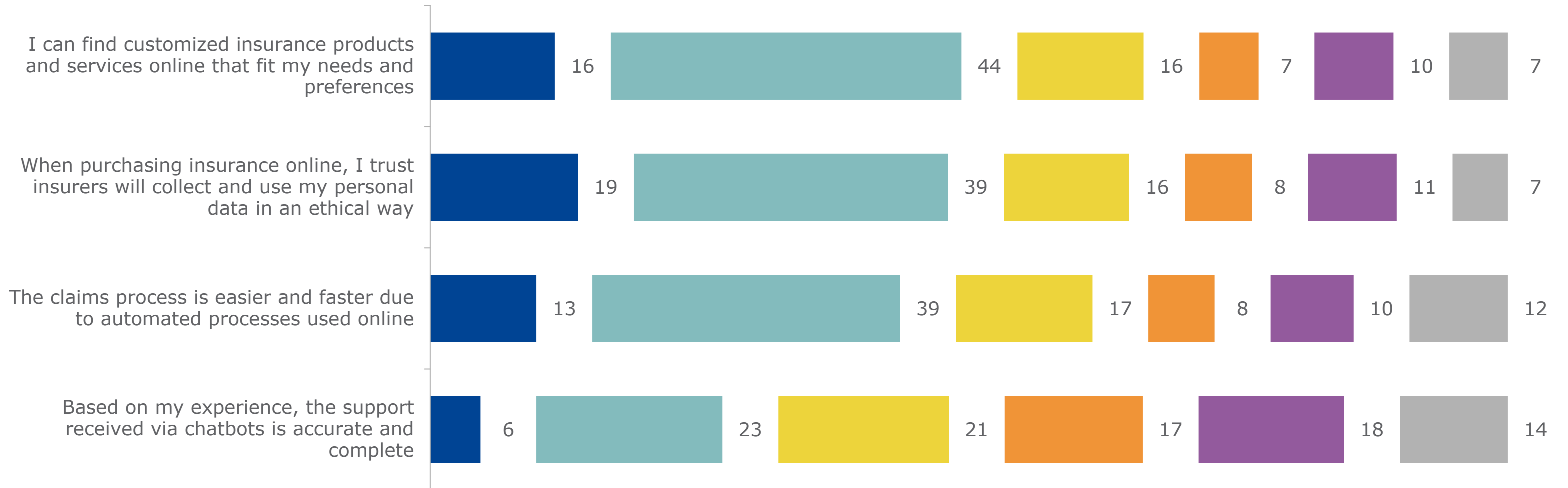
Most-frequently mentioned response

# Q7

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



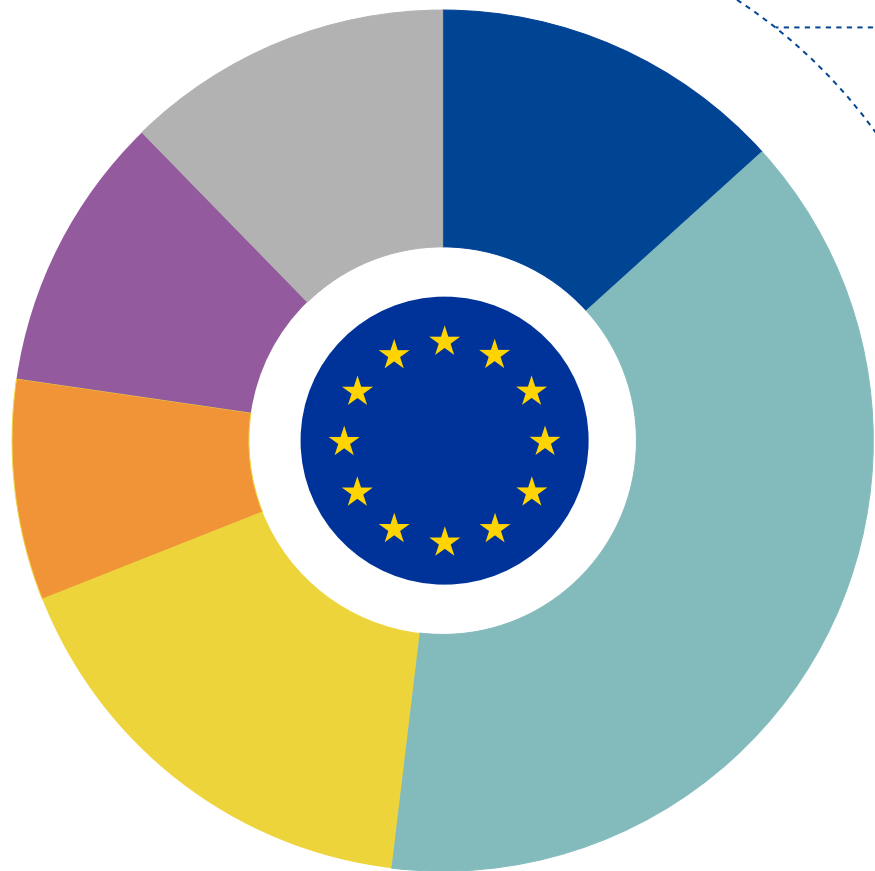
— Strongly agree    
 — Tend to agree    
 — Tend to disagree    
 — Strongly disagree    
 — Not applicable    
 — Don't know/Prefer not to answer



# Q7\_1

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*The claims process is easier and faster due to automated processes used online*

## EU27 average



- **13%** Strongly agree
- **39%** Tend to agree
- **17%** Tend to disagree
- **8%** Strongly disagree
- **10%** Not applicable
- **12%** Don't know/Prefer not to answer

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
Self-employed	18	38	18	10	8	9
Employee (white-collar)	15	43	17	8	7	10
Manual worker	16	38	21	9	7	10
Retired	10	35	15	9	15	17
Other not working	12	36	18	7	13	14

## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
Male	14	41	18	8	9	10
Female	13	36	17	8	12	15

## Age (%)

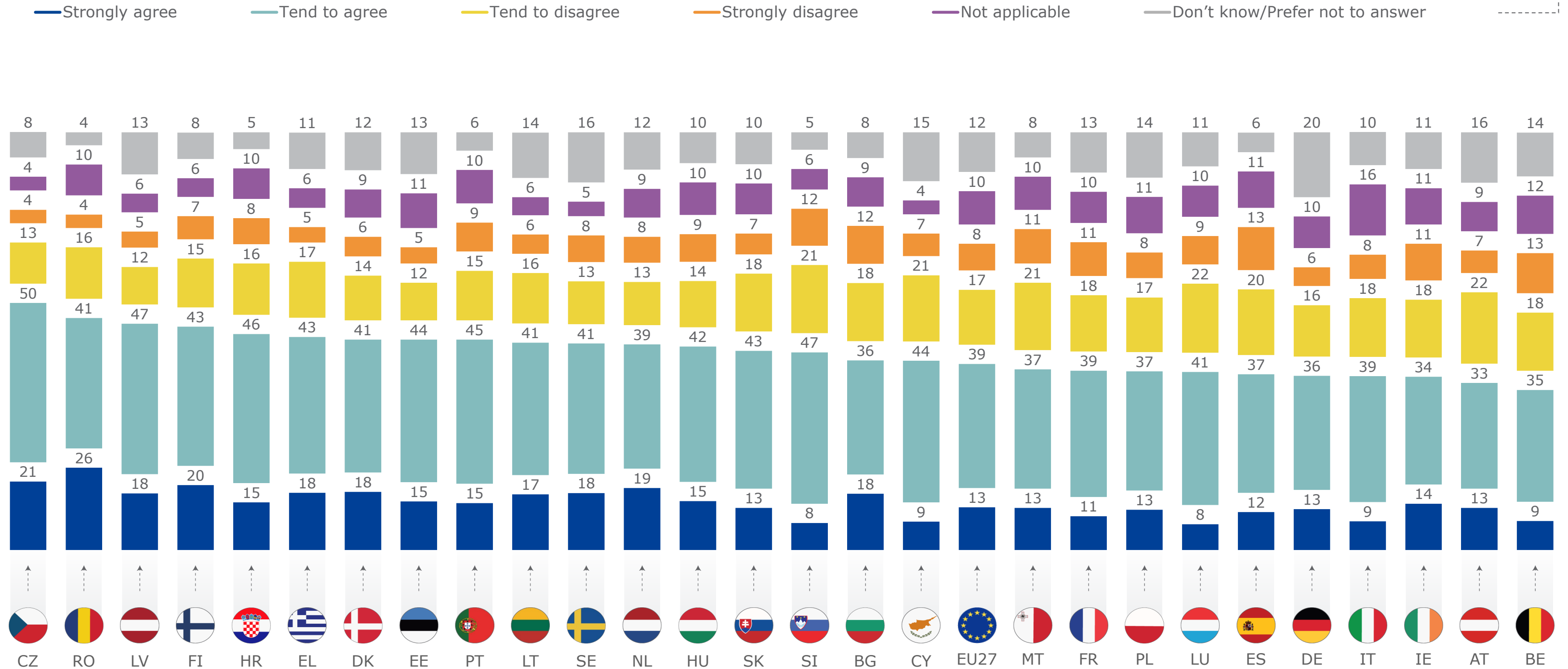
Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
18-24	15	40	19	7	8	12
25-39	18	43	18	7	7	7
40-54	14	40	17	9	10	11
55+	10	36	16	9	14	16

## Education (%)

Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
Low	13	35	19	9	13	11
Medium	13	38	16	8	11	14
High	14	42	18	8	8	11

# Q7\_1

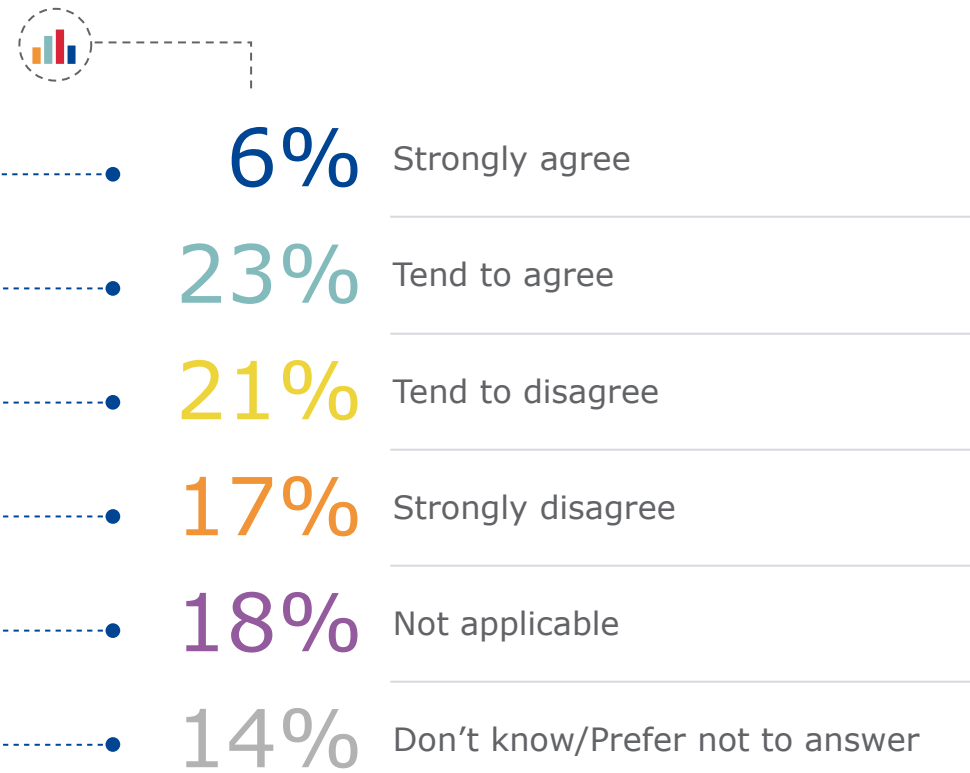
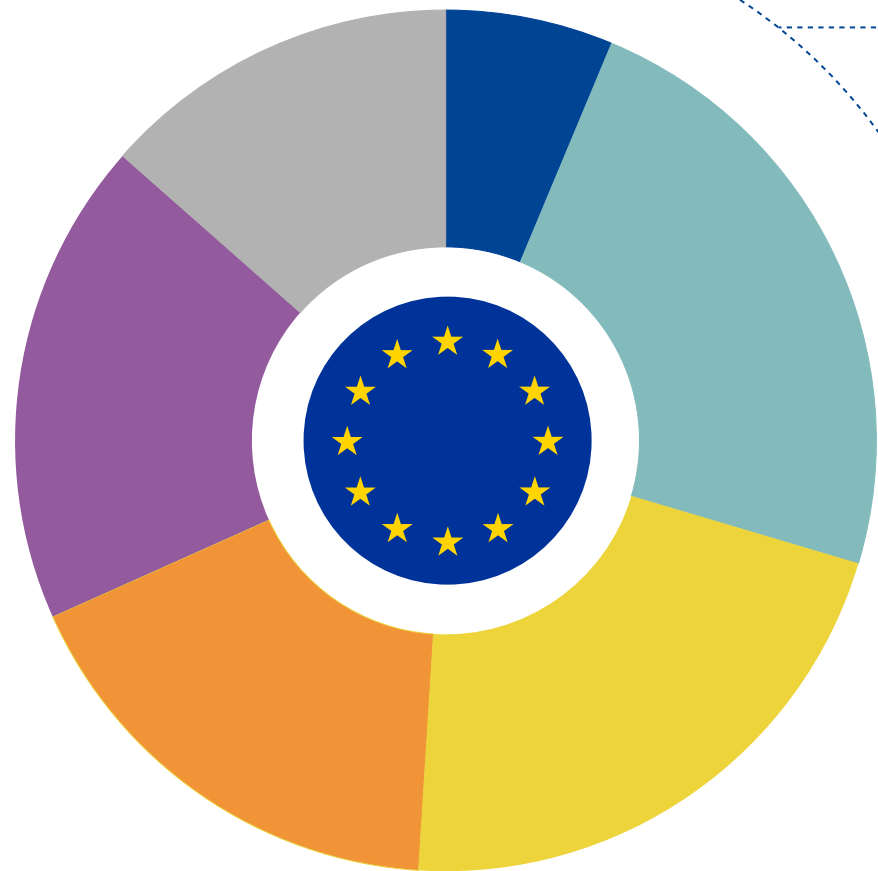
Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*The claims process is easier and faster due to automated processes used online*



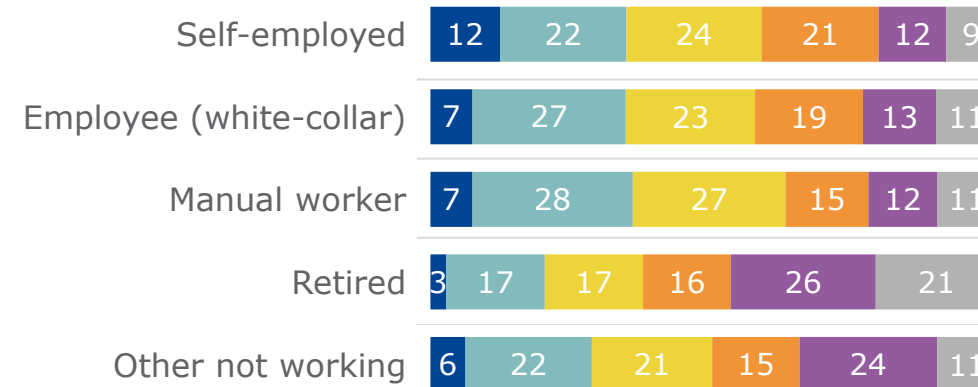
# Q7\_2

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*Based on my experience, the support received via chatbots is accurate and complete*

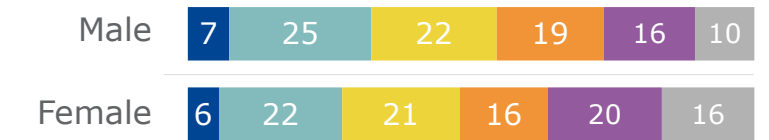
## EU27 average



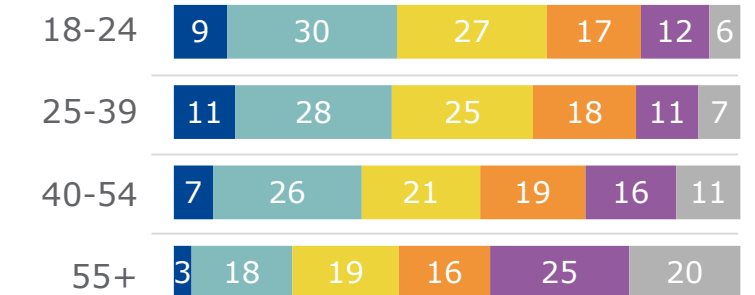
## Occupation (%)



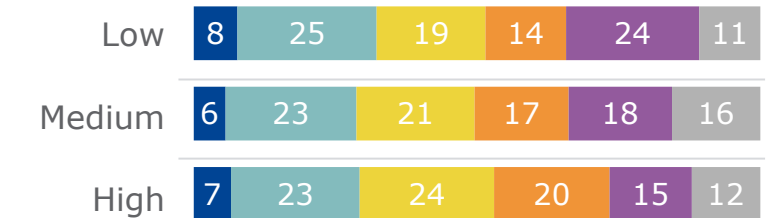
## Gender (%)



## Age (%)

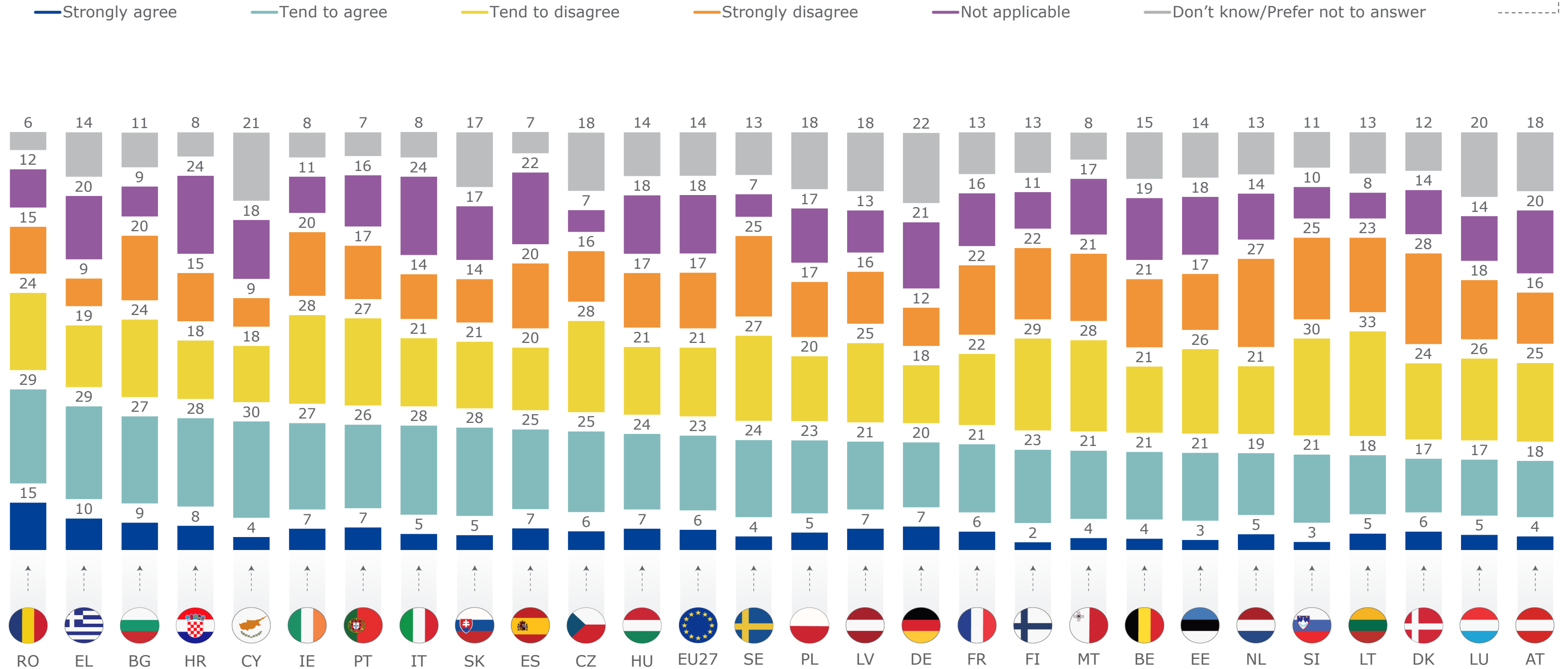


## Education (%)



# Q7\_2

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*Based on my experience, the support received via chatbots is accurate and complete*

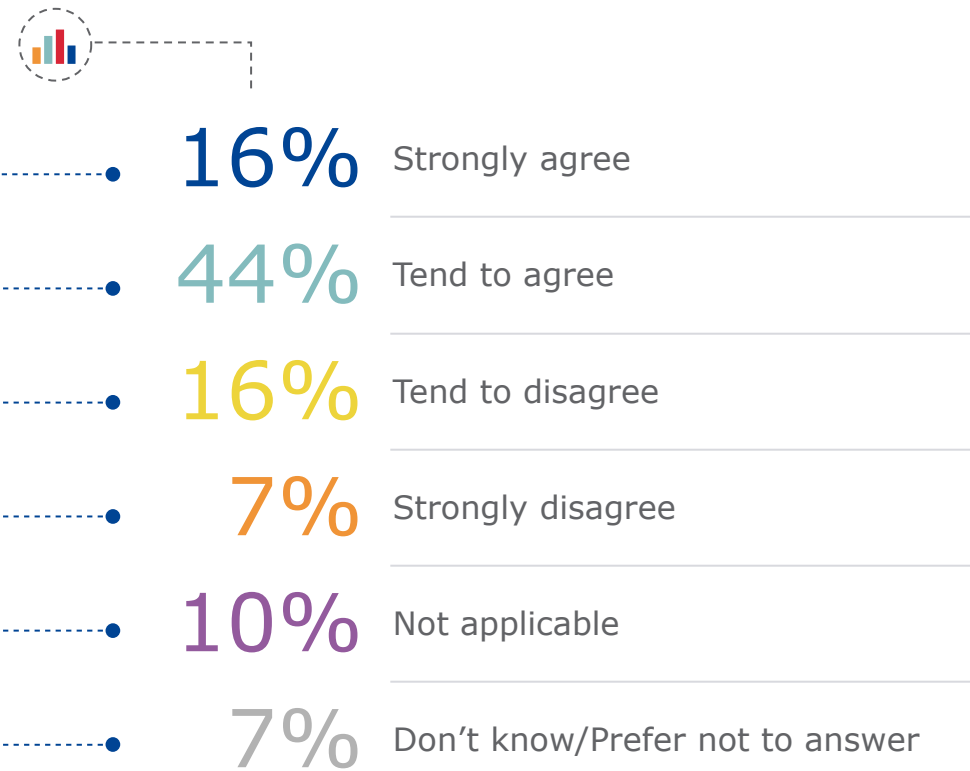
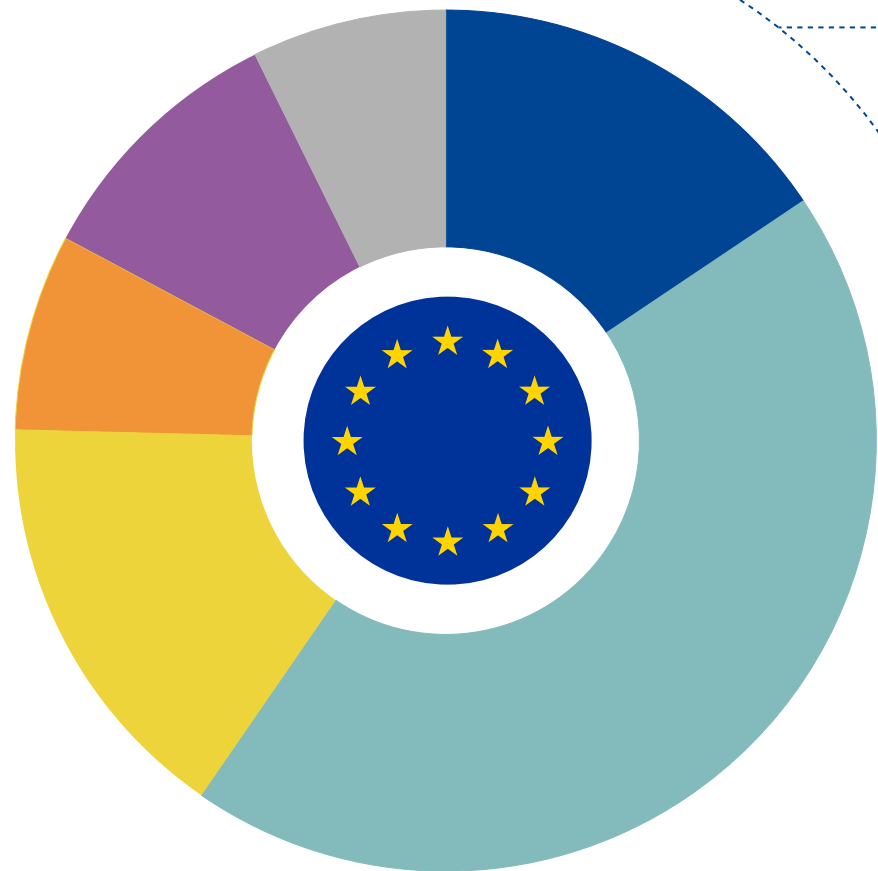




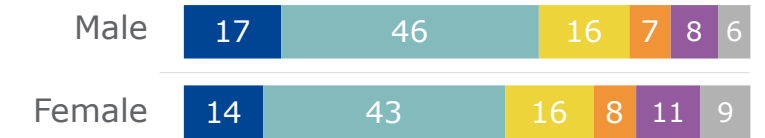
# Q7\_3

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*

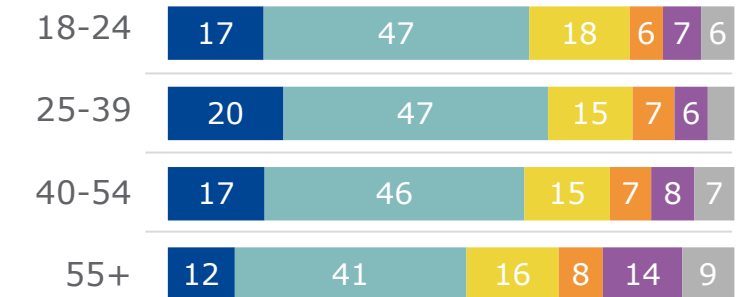
## EU27 average



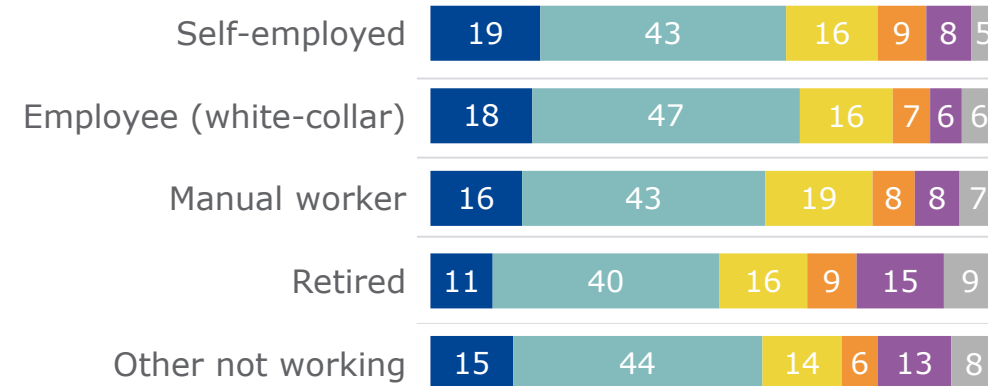
## Gender (%)



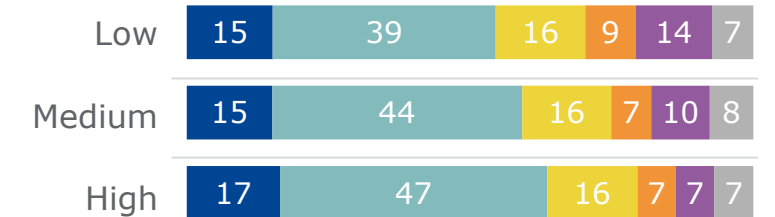
## Age (%)



## Occupation (%)

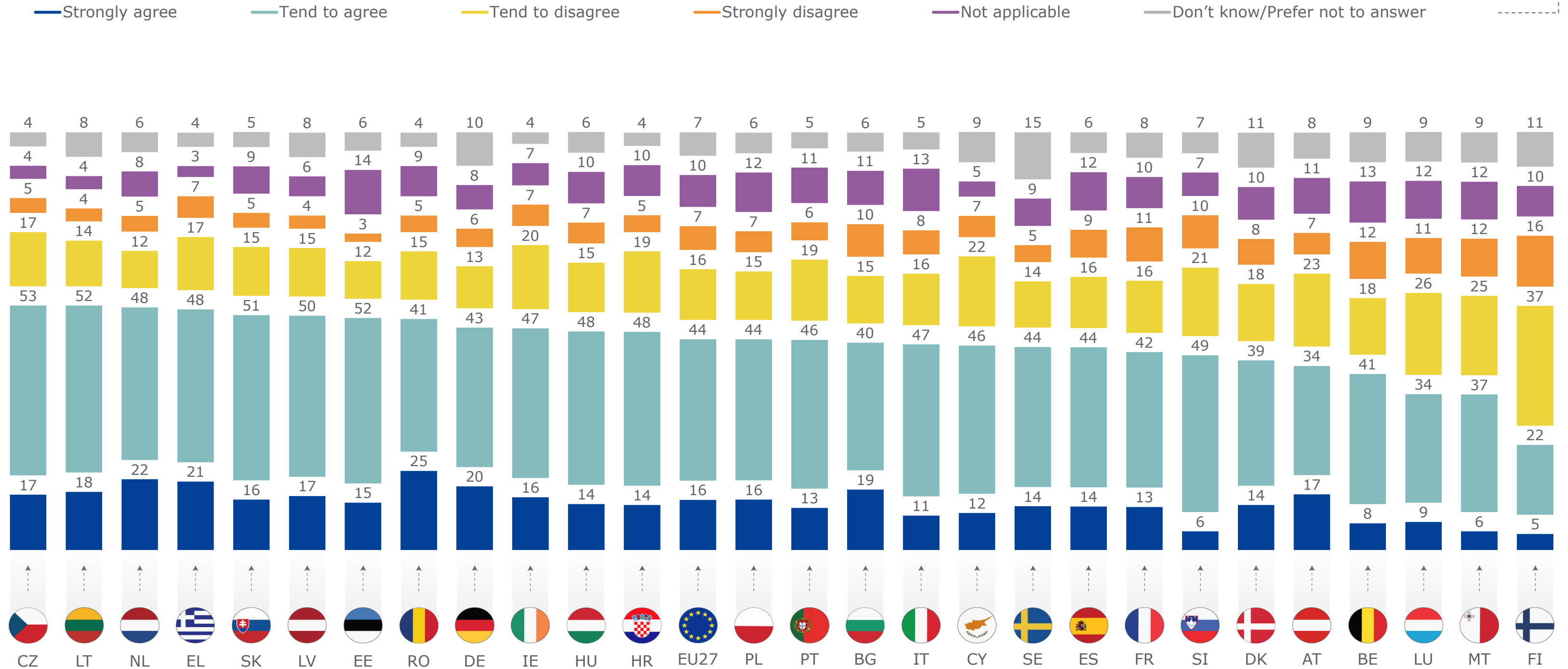


## Education (%)



# Q7\_3

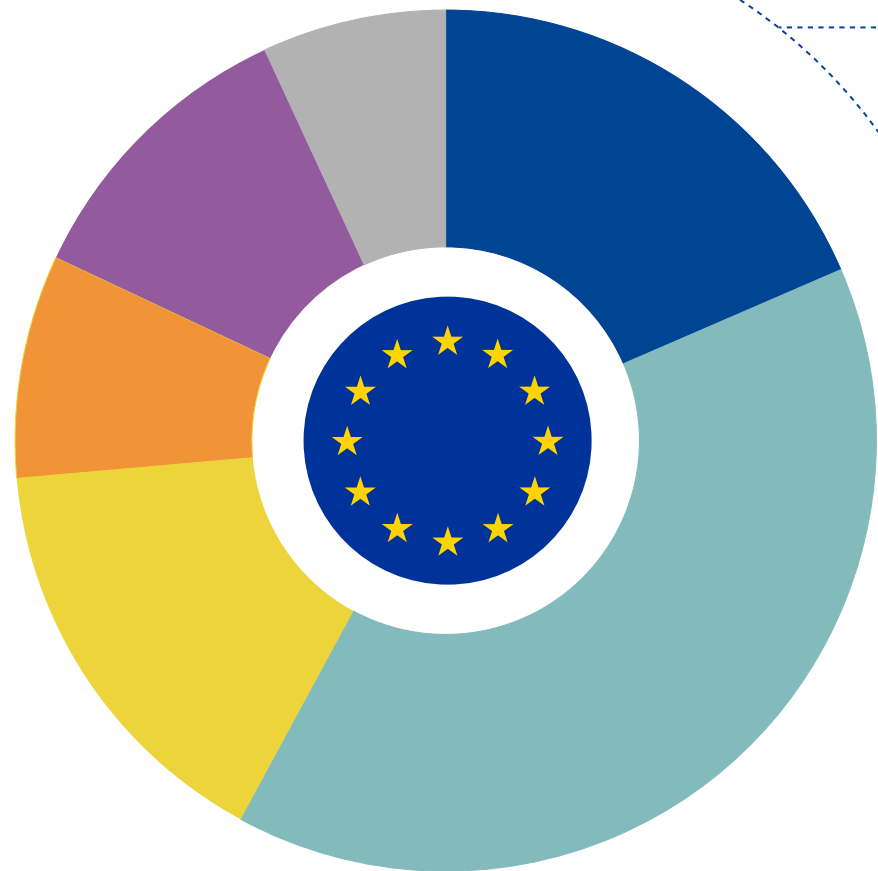
Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*I can find customized insurance products and services online that fit my needs and preferences*



# Q7\_4

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*When purchasing insurance online, I trust insurers will collect and use my personal data in an ethical way*

## EU27 average



- **19%** Strongly agree
- **39%** Tend to agree
- **16%** Tend to disagree
- **8%** Strongly disagree
- **11%** Not applicable
- **7%** Don't know/Prefer not to answer

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
Self-employed	21	35	18	11	8	7
Employee (white-collar)	20	44	16	7	7	6
Manual worker	19	37	20	9	9	5
Retired	16	38	13	9	16	9
Other not working	18	36	15	9	14	8



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
Male	20	40	17	8	10	6
Female	17	40	14	9	13	8



## Age (%)

Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
18-24	22	37	18	11	8	4
25-39	22	41	18	8	7	5
40-54	19	42	16	9	9	7
55+	16	38	14	8	16	9



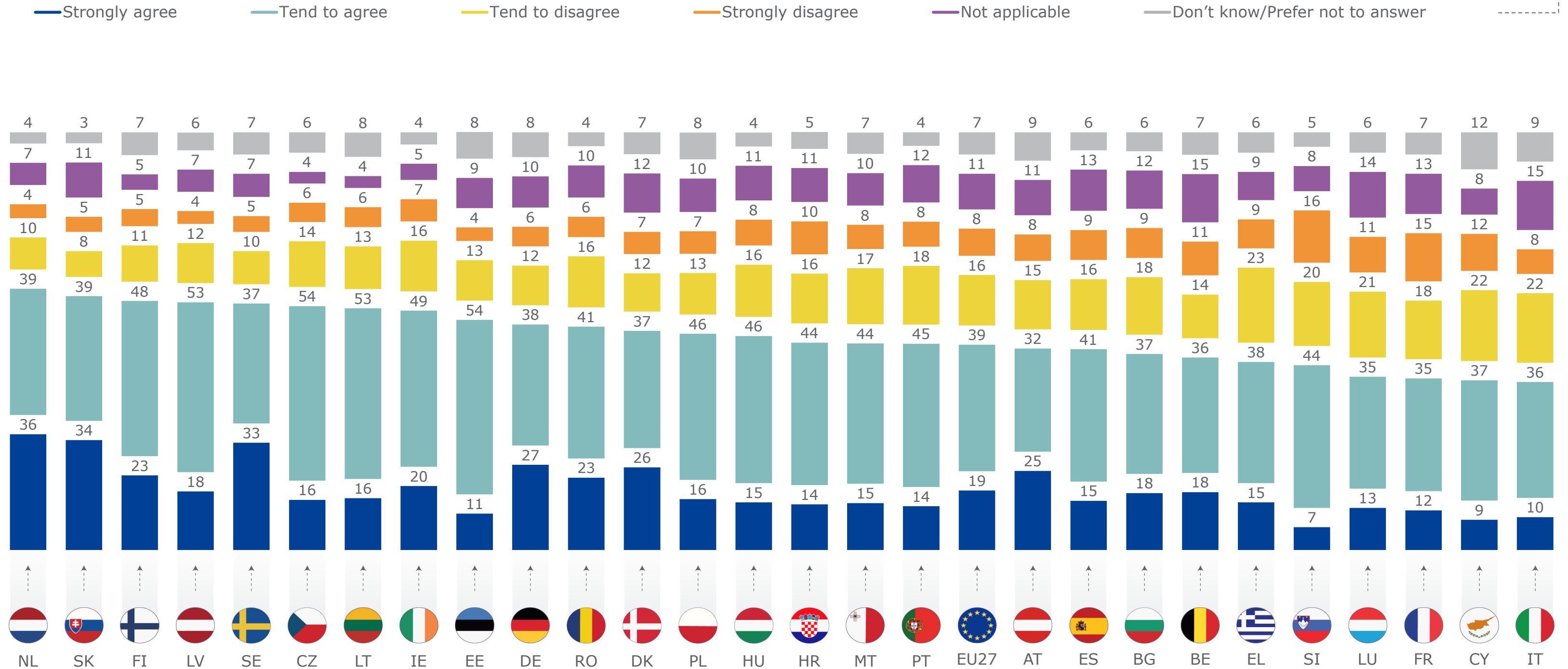
## Education (%)

Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Not applicable	Don't know/Prefer not to answer
Low	18	35	16	9	15	7
Medium	19	39	16	8	11	7
High	19	43	16	8	8	6



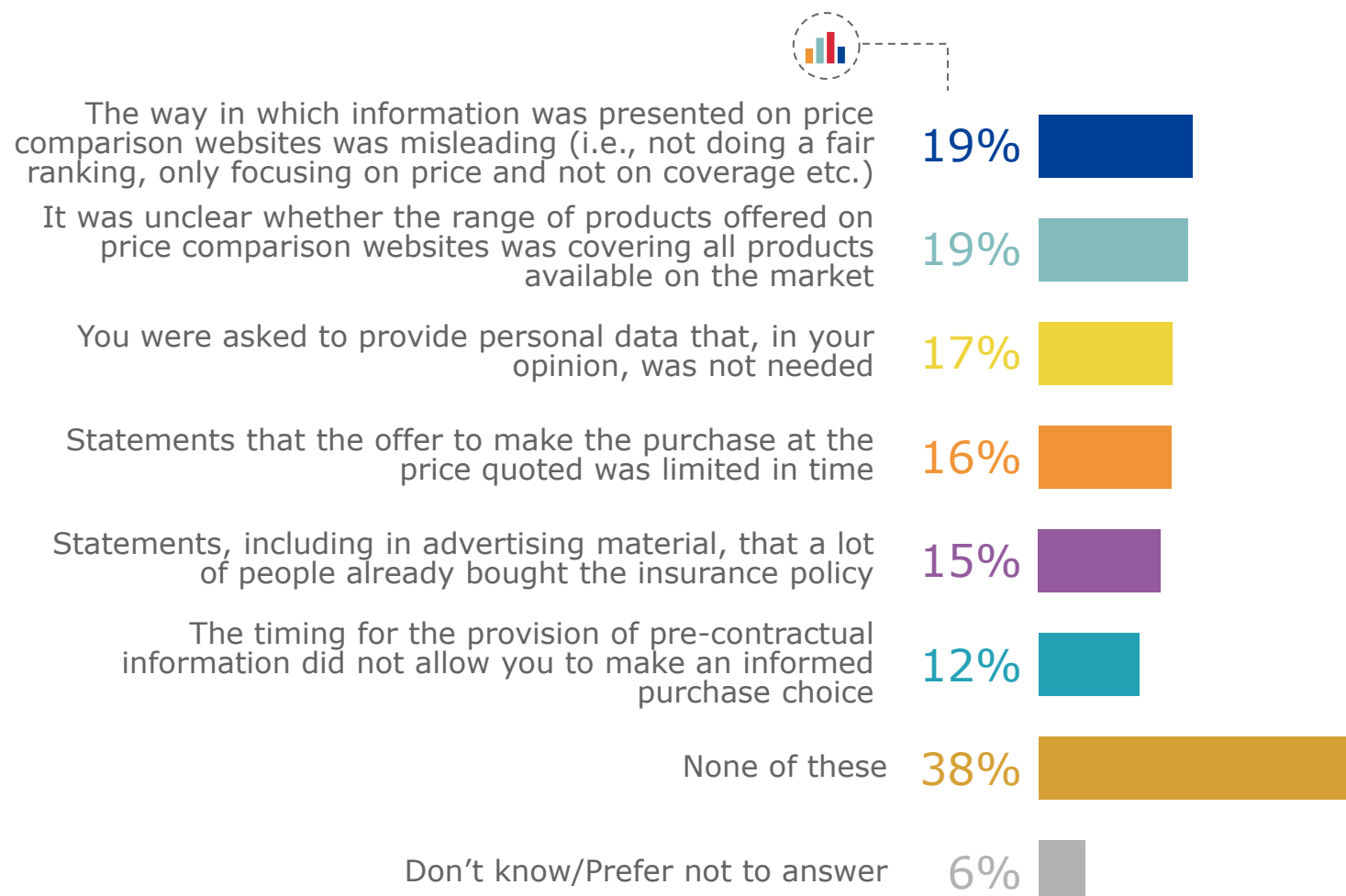
# Q7\_4

Based on your experience with purchasing insurance, to what extent do you agree or disagree with the following statements?  
*When purchasing insurance online, I trust insurers will collect and use my personal data in an ethical way*



# Q8

## Have you encountered any of the following situations when purchasing insurance online? [MULTIPLE ANSWERS]



### Occupation (%)

Occupation	1	2	3	4	5	6	7	8
Self-employed	26	24	24	19	17	19	28	4
Employee (white-collar)	21	21	17	18	18	14	33	5
Manual worker	23	20	16	15	19	15	29	4
Retired	11	13	11	12	8	6	56	8
Other not working	18	16	16	15	14	11	42	7

### Gender (%)

Gender	1	2	3	4	5	6	7	8
Male	21	20	19	17	16	13	36	5
Female	17	17	14	15	14	11	41	7

### Age (%)

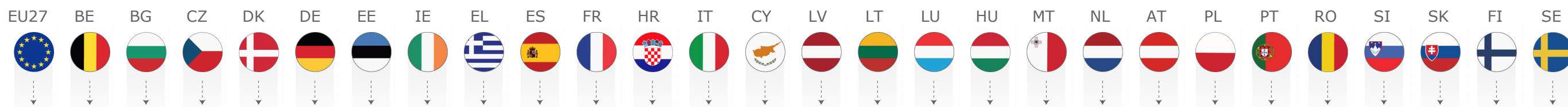
Age Group	1	2	3	4	5	6	7	8
18-24	29	24	21	21	20	20	22	3
25-39	26	24	21	20	23	19	24	3
40-54	19	17	16	16	14	13	38	5
55+	12	14	13	13	9	6	52	8

### Education (%)

Education Level	1	2	3	4	5	6	7	8
Low	19	16	17	15	16	16	35	5
Medium	17	18	16	16	14	11	39	6
High	22	21	18	18	16	12	39	5

# Q8

## Have you encountered any of the following situations when purchasing insurance online? [MULTIPLE ANSWERS]



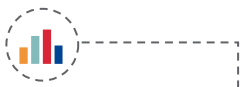
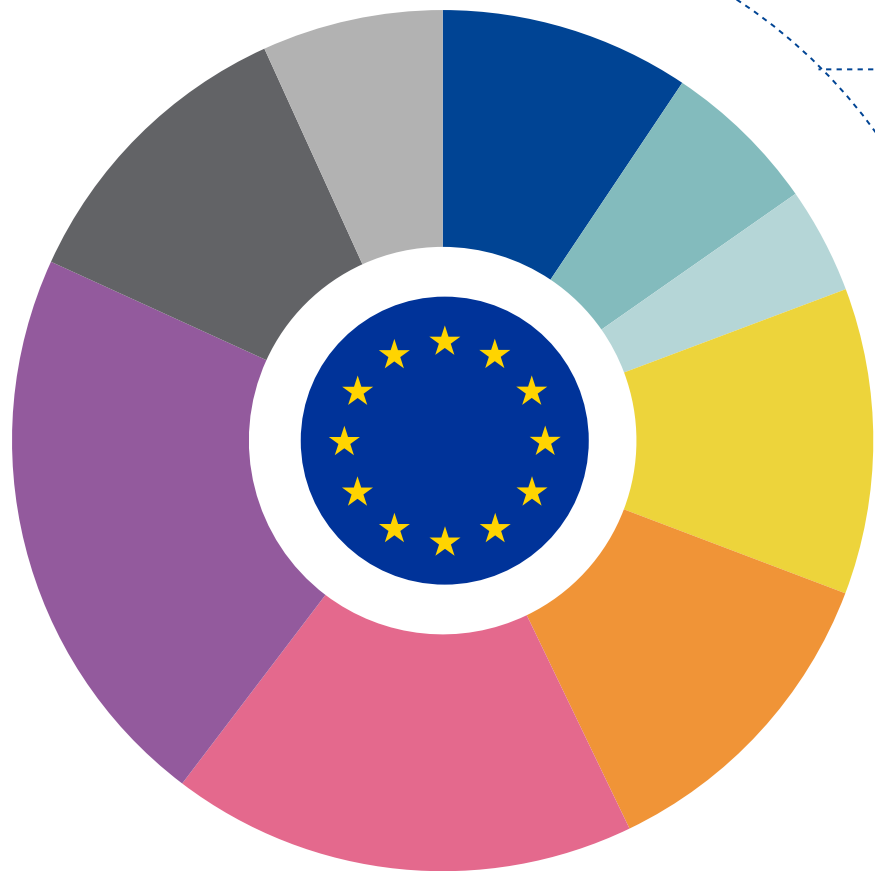
	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
The way in which information was presented on price comparison websites was misleading (i.e., not doing a fair ranking, only focusing on price and not on coverage etc.)	19	16	19	19	21	15	17	26	23	25	19	19	20	18	18	12	15	17	17	18	16	18	14	17	17	18	22	20
It was unclear whether the range of products offered on price comparison websites was covering all products available on the market	19	17	22	20	22	20	24	27	20	21	17	20	14	21	18	18	15	20	18	14	17	20	18	16	20	22	26	19
You were asked to provide personal data that, in your opinion, was not needed	17	16	16	20	16	16	11	27	17	15	15	15	19	13	10	10	12	14	16	15	12	18	15	19	17	14	17	12
Statements that the offer to make the purchase at the price quoted was limited in time	16	14	24	24	18	16	16	26	22	19	12	23	16	11	18	24	10	11	10	12	15	14	23	16	16	20	26	20
Statements, including in advertising material, that a lot of people already bought the insurance policy	15	11	23	19	17	19	16	16	16	18	11	26	14	12	16	15	6	15	11	11	14	13	9	15	16	20	18	16
The timing for the provision of pre-contractual information did not allow you to make an informed purchase choice	12	11	12	13	16	15	9	13	8	13	11	11	12	9	8	11	6	10	8	7	12	13	9	17	8	15	8	12
<i>None of these</i>	38	42	30	32	34	40	42	31	30	32	43	33	37	38	36	36	52	41	48	50	48	39	41	36	45	35	32	37
<i>Don't know/Prefer not to answer</i>	6	9	7	6	7	5	6	3	6	4	8	5	6	13	9	13	10	6	7	4	4	4	6	4	4	6	8	11

Most-frequently mentioned response

# Q9

In the past two years, have you bought insurance from a provider based in another country but operating in your country of residence? Please select the response that best describes your situation.

## EU27 average



- **9%** Yes, because it offered overall better value (e.g. coverage, exclusions, costs, returns)
- **6%** Yes, because the product was not available from domestic providers
- **4%** Yes, for other reasons
- **12%** No, because I was not aware I can buy insurance from a provider based in another country but operating in mine
- **12%** No, because I find it too complicated, especially if issues arise
- **18%** No, because I do not trust providers in other countries
- **22%** No, for other reasons
- **11%** I don't know if the insurance I bought is from a provider based in another country but operating in the country where I live
- **7%** Prefer not to answer

## Occupation (%)

Occupation	1	2	3	4	5	6	7	8	9	10
Self-employed	17	9	5	13	10	13	19	9	5	
Employee (white-collar)	11	8	5	13	12	16	20	11	6	
Manual worker	12	9	8	15	7	15	19	9	6	
Retired	5	2	8	16	25	24	12	7		
Other not working	8	4	4	12	10	14	24	14	9	



## Gender (%)

Gender	1	2	3	4	5	6	7	8	9	10
Male	12	7	5	11	11	16	21	11	6	
Female	7	5	3	12	13	19	22	12	8	



## Age (%)

Age Group	1	2	3	4	5	6	7	8	9	10
18-24	17	11	7	16	9	8	18	8	7	
25-39	14	12	6	14	9	11	17	10	6	
40-54	9	6	4	12	11	16	23	12	7	
55+	5	2	9	15	24	23	12	7		



## Education (%)

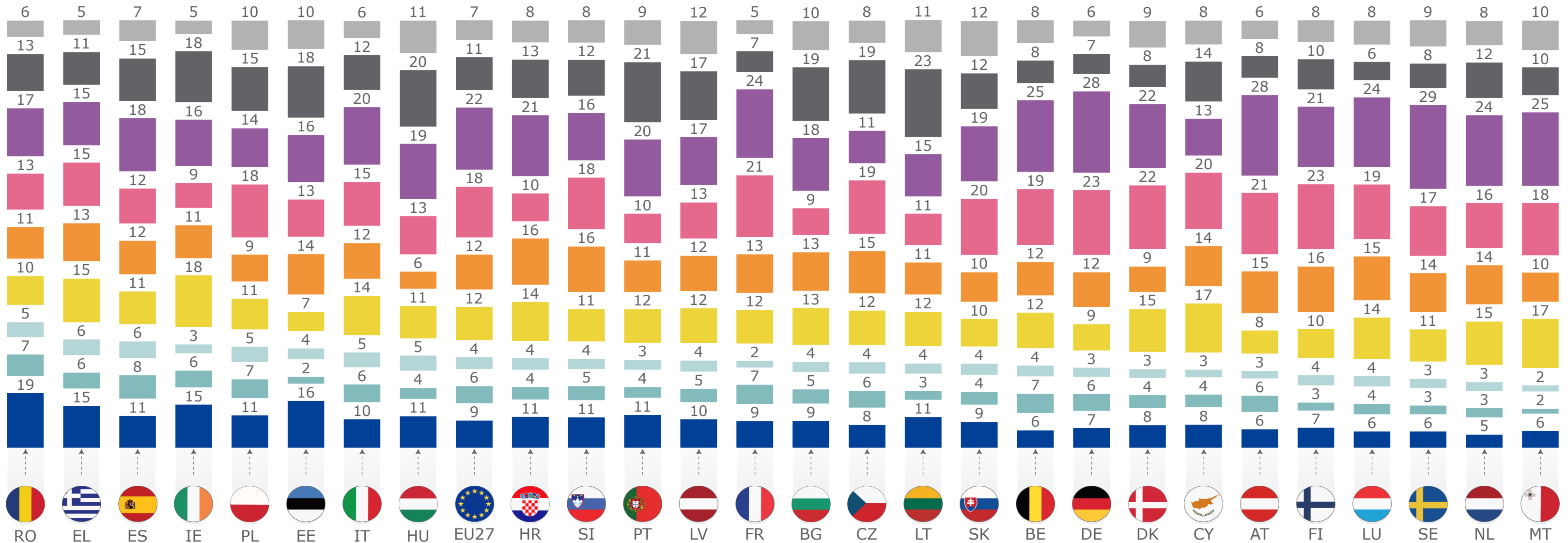
Education Level	1	2	3	4	5	6	7	8	9	10
Low	10	8	6	12	10	18	19	9	8	
Medium	9	5	4	11	12	18	22	13	7	
High	10	6	4	11	13	16	22	11	6	



In the past two years, have you bought insurance from a provider based in another country but operating in your country of residence? Please select the response that best describes your situation.



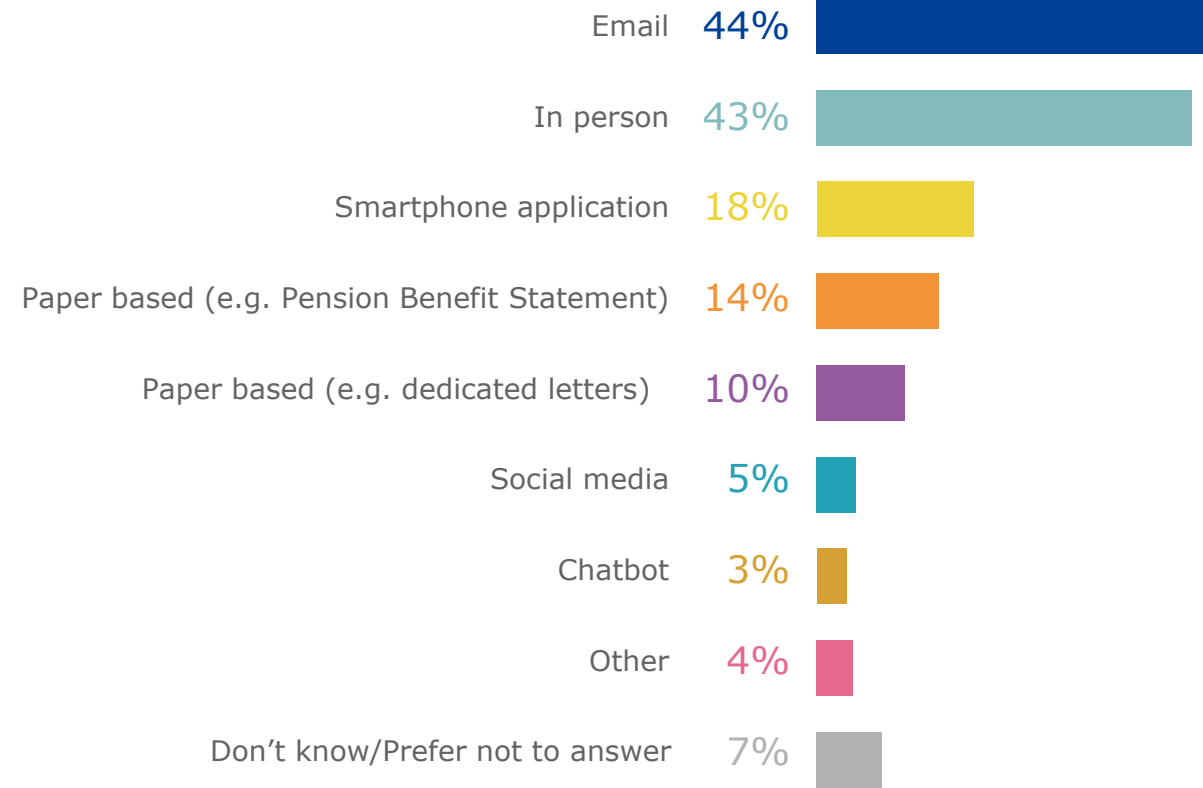
- Yes, because it offered overall better value (e.g. coverage, exclusions, costs, returns)
- Yes, because the product was not available from domestic providers
- Yes, for other reasons
- No, because I was not aware I can buy insurance from a provider based in another country but operating in mine
- No, because I find it too complicated, especially if issues arise
- No, because I do not trust providers in other countries
- No, for other reasons
- I don't know if the insurance I bought is from a provider based in another country but operating in the country where I live
- Prefer not to answer





# Q10

Which of the following is your preferred channel for communication about your pension benefits from different sources and pension schemes? [MULTIPLE ANSWERS]



## Gender (%)



Male	47	42	21	13	10	5	4	4	6
Female	42	43	15	15	10	4	3	4	8

## Age (%)



18-24	44	36	23	10	11	9	4	5	8
25-39	45	38	26	14	11	9	6	4	6
40-54	46	41	20	14	10	4	5	4	7
55+	43	47	11	15	9	1	2	4	8

## Occupation (%)



Self-employed	46	45	21	15	9	8	4	4	6
Employee (white-collar)	48	40	23	14	10	6	4	4	5
Manual worker	37	42	18	17	12	8	6	5	5
Retired	42	46	10	15	10	1	2	4	9
Other not working	42	44	17	11	9	4	3	4	11

## Education (%)



18-24	34	45	16	14	11	6	4	4	9
25-39	45	43	17	14	10	4	3	4	8
40-54	51	40	20	14	10	5	3	4	6

# Q10

Which of the following is your preferred channel for communication about your pension benefits from different sources and pension schemes? [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
Email	44	43	41	47	55	53	58	58	53	28	35	54	38	55	59	56	48	57	54	59	56	40	50	53	52	57	55	50
In person	43	47	39	46	36	33	23	34	42	54	48	31	55	45	19	37	52	33	43	28	42	42	43	31	19	40	32	42
Smartphone application	18	13	17	18	18	16	15	16	18	23	17	23	18	17	21	16	22	24	11	18	18	16	16	20	16	18	18	19
Paper based (e.g. Pension Benefit Statement)	14	14	18	8	5	24	6	15	10	10	9	13	8	4	9	15	16	11	9	21	17	14	9	19	20	12	20	16
Paper based (e.g. dedicated letters)	10	10	10	7	7	17	5	10	10	6	6	8	9	12	7	14	9	9	7	12	12	11	7	10	13	6	14	9
Social media	5	4	6	5	4	5	9	5	6	4	4	3	4	7	13	8	2	5	5	4	5	5	3	3	5	3	6	4
Chatbot	3	3	2	3	5	4	2	3	4	3	4	2	4	3	3	1	1	5	1	3	2	3	1	4	1	2	1	4
Other	4	3	2	3	12	5	5	1	3	6	6	1	4	2	5	3	2	3	2	3	6	2	3	2	4	3	2	4
Don't know/ Prefer not to answer	7	8	10	6	7	9	10	6	6	6	8	6	5	8	7	9	8	8	8	6	8	11	8	5	8	6	4	5

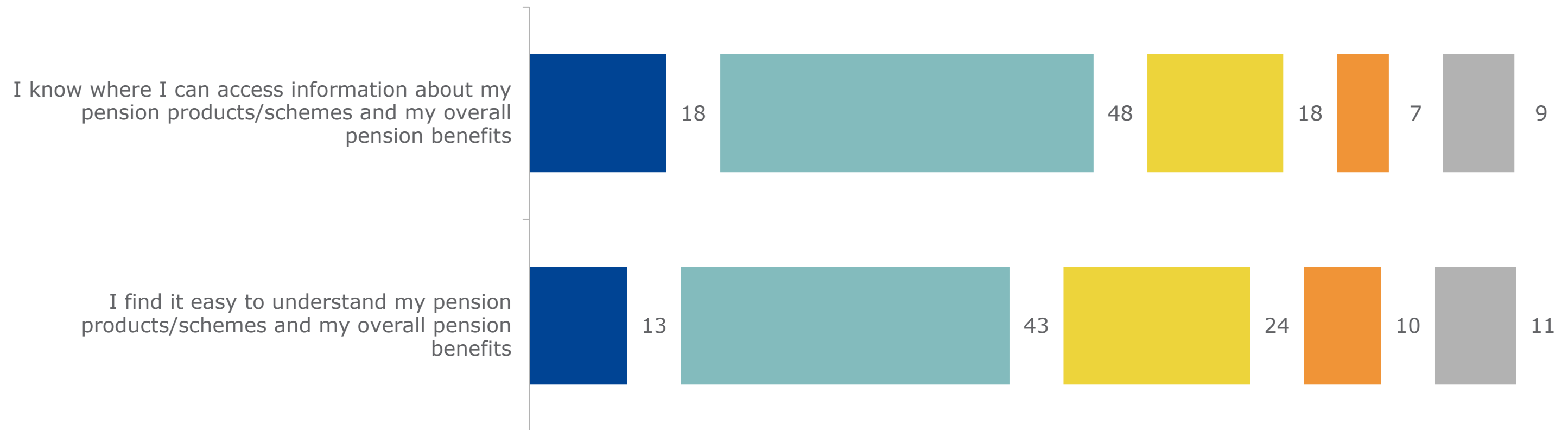
 Most-frequently mentioned response

# Q11

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



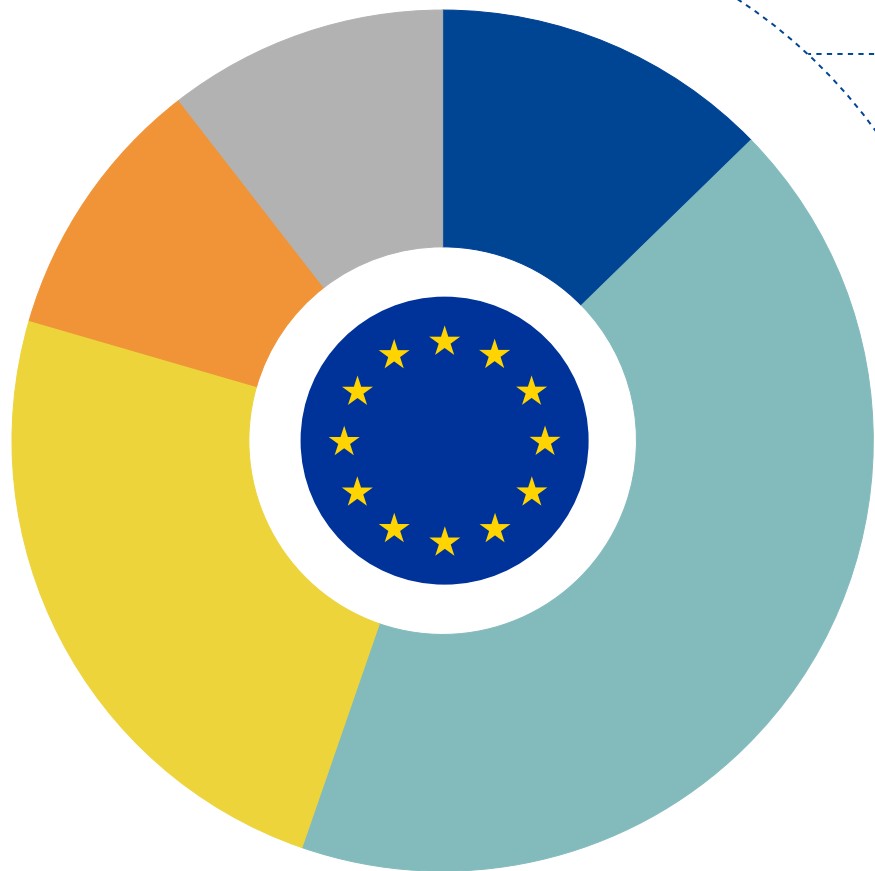
— Strongly agree     
 — Tend to agree     
 — Tend to disagree     
 — Strongly disagree     
 — Don't know



# Q11\_1

Based on your experience with pension products, to what extent do you agree or disagree with the following statements?  
*I find it easy to understand my pension products/schemes and my overall pension benefits*

## EU27 average



- **13%** Strongly agree
- **43%** Tend to agree
- **24%** Tend to disagree
- **10%** Strongly disagree
- **11%** Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	20	42	22	8	8
Employee (white-collar)	14	45	25	10	6
Manual worker	11	44	28	10	8
Retired	12	44	22	9	13
Other not working	9	36	26	13	17



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	15	45	23	9	9
Female	11	41	26	11	12



## Age (%)

Age Group	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	13	38	27	11	11
25-39	16	42	24	10	8
40-54	12	42	26	11	9
55+	11	44	23	9	12



## Education (%)

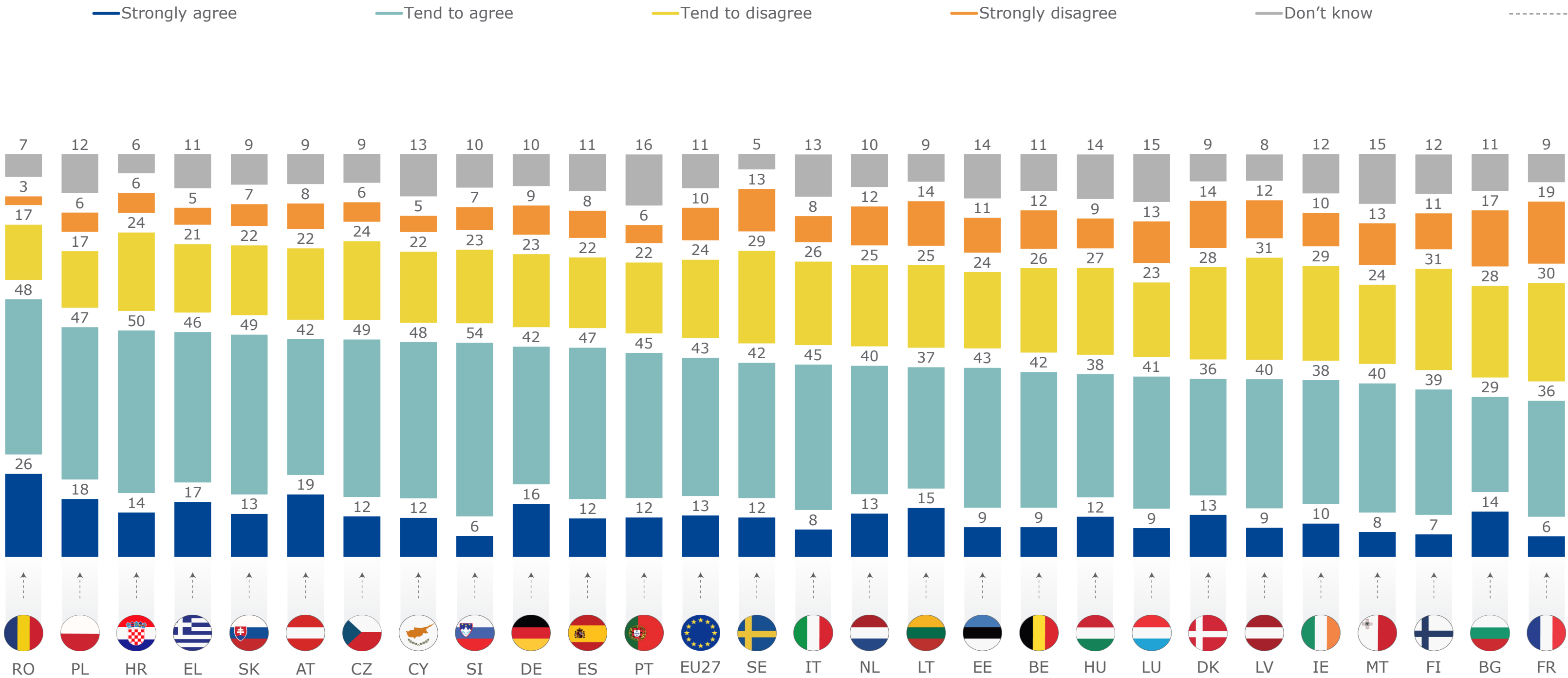
Education Level	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	12	41	24	10	13
Medium	12	42	24	10	11
High	14	44	24	10	8



# Q11\_1

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

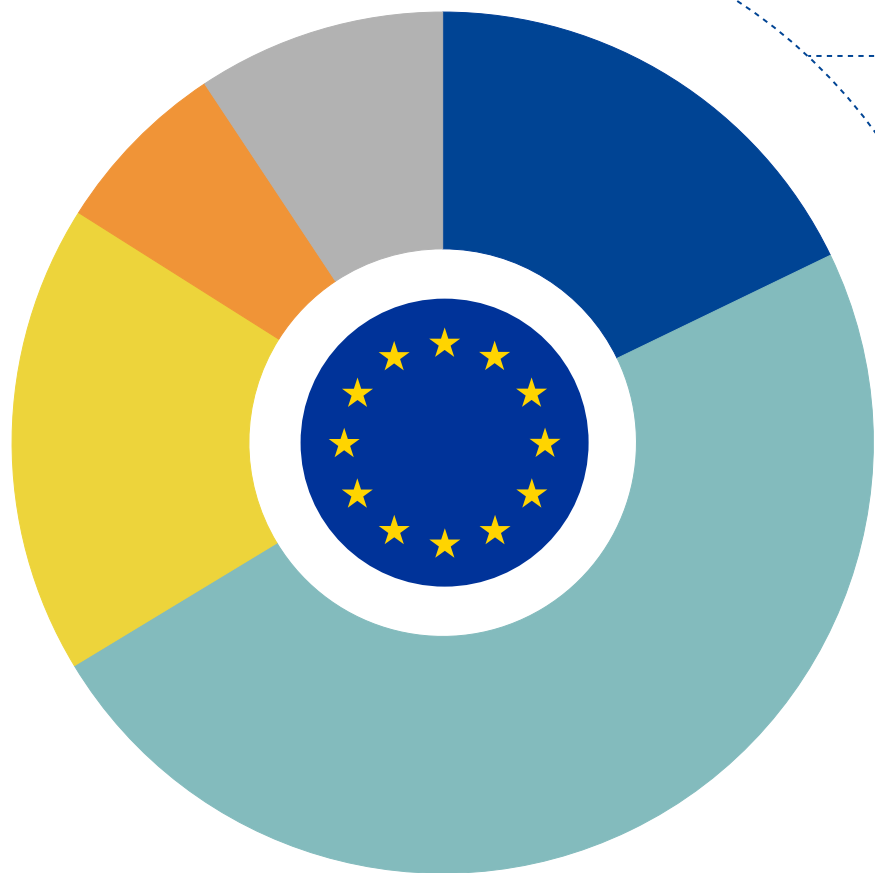
*I find it easy to understand my pension products/schemes and my overall pension benefits*



# Q11\_2

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*

## EU27 average



- **18%** Strongly agree
- **48%** Tend to agree
- **18%** Tend to disagree
- **7%** Strongly disagree
- **9%** Don't know

## Occupation (%)

Occupation	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Self-employed	22	48	17	5	8
Employee (white-collar)	19	50	18	7	5
Manual worker	16	50	19	6	9
Retired	18	50	14	6	12
Other not working	12	42	21	9	16



## Gender (%)

Gender	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Male	20	50	17	6	8
Female	16	47	19	7	11



## Age (%)

Age	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
18-24	17	39	24	10	9
25-39	19	47	19	7	7
40-54	17	48	19	7	9
55+	17	51	15	6	11



## Education (%)

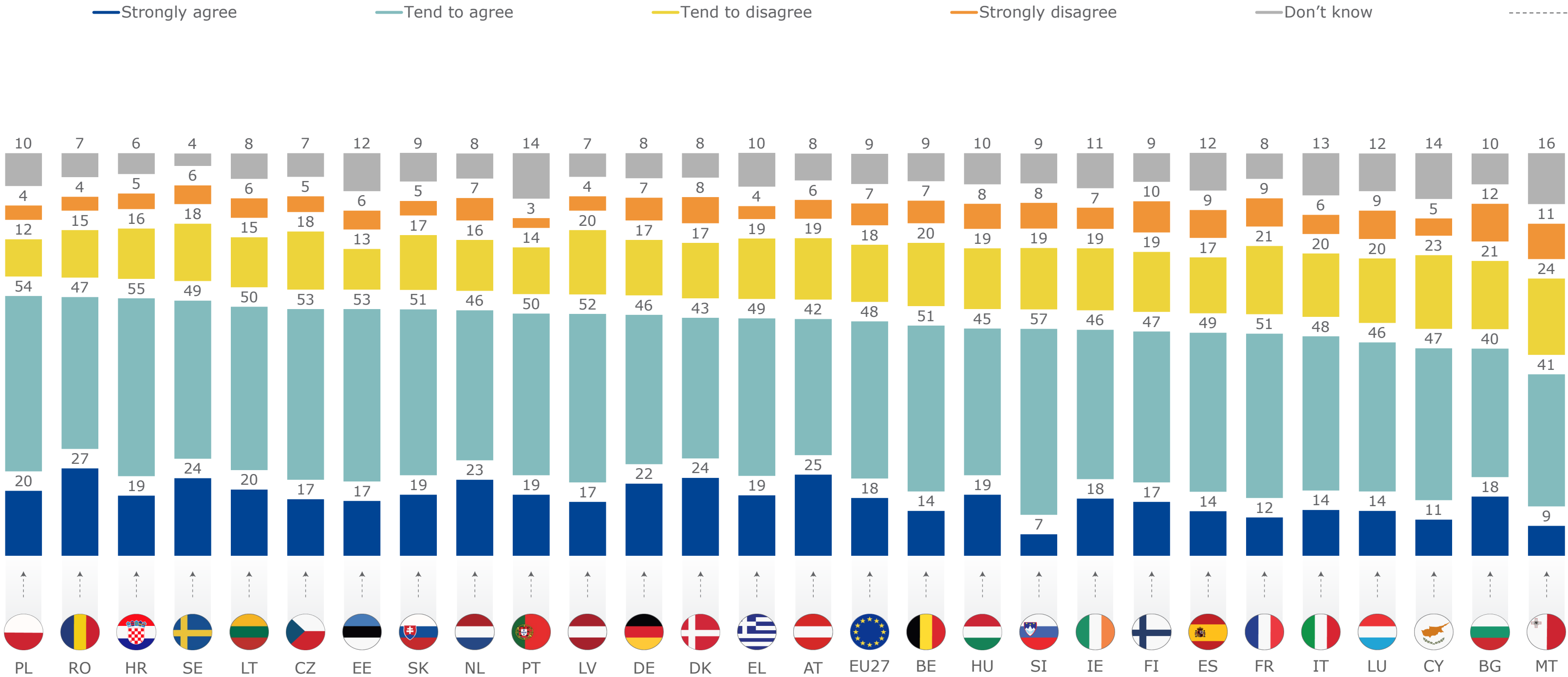
Education	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
Low	17	45	17	8	13
Medium	17	48	19	7	10
High	19	52	17	6	6



Q11\_2

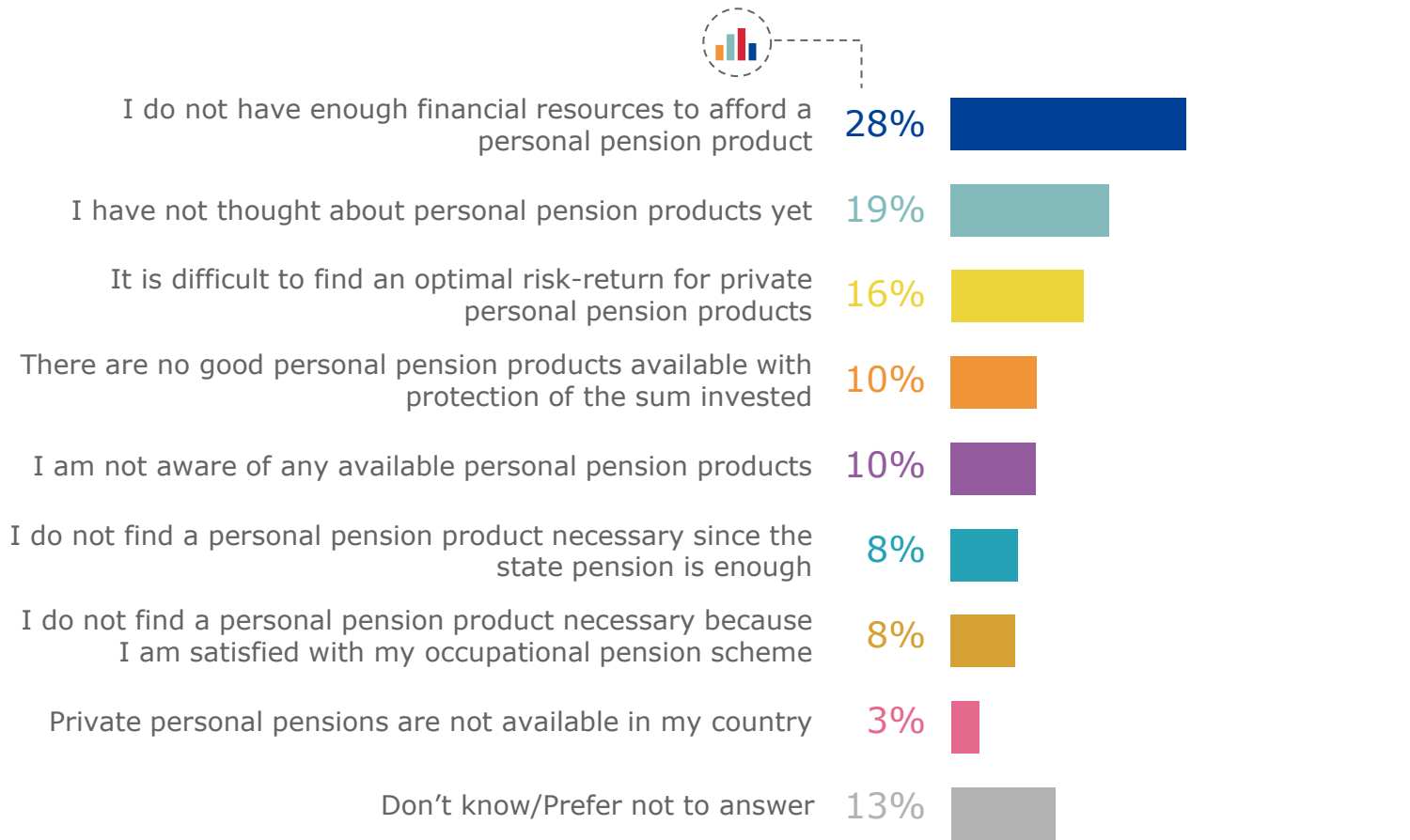
Based on your experience with pension products, to what extent do you agree or disagree with the following statements?

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



# Q12

You indicated earlier that you do not have a private pension. From the statements below, please select the main reason that best describes why you do not own a private personal pension. [MULTIPLE ANSWERS]



## Gender (%)

	24	19	18	12	11	9	9	4	11
Male	24	19	18	12	11	9	9	4	11
Female	32	19	14	9	10	8	7	3	14

## Age (%)

18-24	19	31	19	11	18	7	4	6	10
25-39	21	25	22	14	16	5	6	6	9
40-54	30	21	20	11	11	4	6	3	10
55+	34	13	10	8	6	12	11	2	17

## Occupation (%)

Self-employed	28	19	22	14	13	7	5	7	8
Employee (white-collar)	24	22	21	12	12	6	8	4	10
Manual worker	26	16	23	17	15	5	5	5	8
Retired	33	11	8	8	5	15	12	1	18
Other not working	32	27	14	7	13	4	4	3	12

## Education (%)

18-24	28	18	17	11	13	6	6	5	13
25-39	32	19	15	9	9	8	7	3	13
40-54	24	20	17	12	10	10	11	3	12



# Q12

You indicated earlier that you do not have a private pension. From the statements below, please select the main reason that best describes why you do not own a private personal pension. [MULTIPLE ANSWERS]

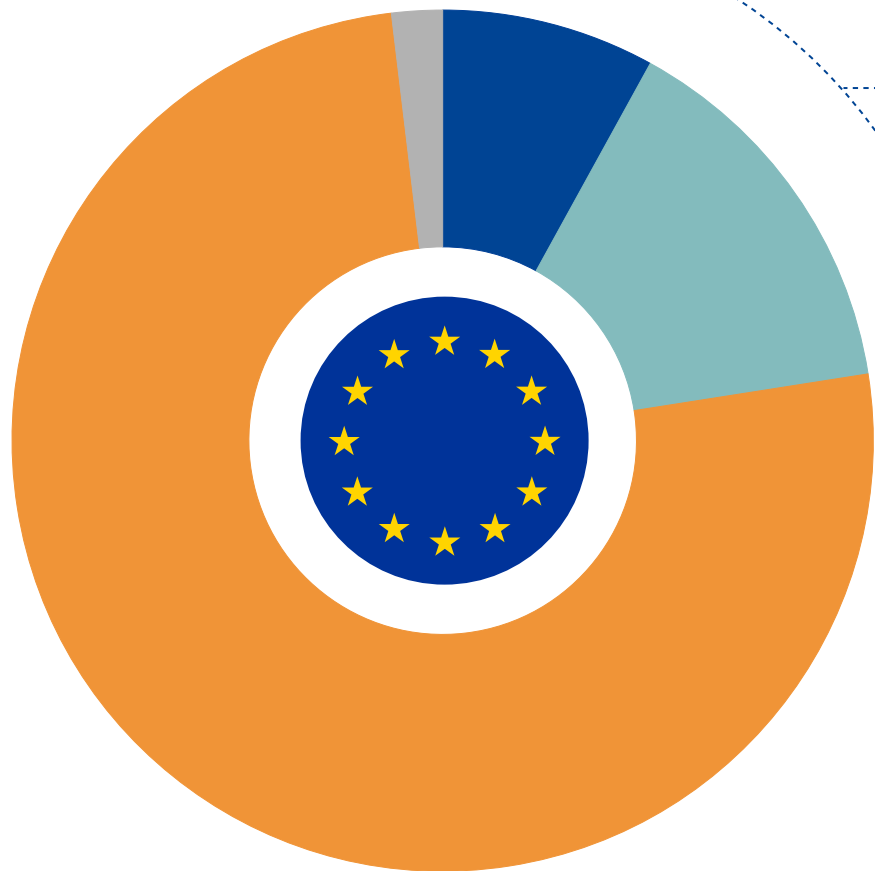
	EU27	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE
I do not have enough financial resources to afford a personal pension product	28	22	19	21	25	34	33	35	45	25	27	26	26	35	31	26	21	30	30	21	33	29	28	33	24	23	27	36
I have not thought about personal pension products yet	19	18	18	20	19	14	18	14	13	22	21	20	22	18	18	15	20	21	22	18	13	19	23	22	26	19	23	15
It is difficult to find an optimal risk-return for private personal pension products	16	13	18	14	13	16	10	13	16	17	16	16	23	9	16	14	15	15	12	10	16	13	13	13	10	18	10	14
There are no good personal pension products available with protection of the sum invested	10	8	9	11	6	11	8	6	12	16	9	9	10	7	11	12	8	13	14	6	12	9	7	9	9	9	8	9
I am not aware of any available personal pension products	10	10	13	11	10	6	14	9	10	13	10	22	11	14	15	17	7	6	5	9	6	13	20	9	17	11	16	7
I do not find a personal pension product necessary since the state pension is enough	8	10	13	16	8	7	10	6	9	9	6	4	7	10	6	9	18	9	16	9	15	9	7	9	8	8	8	6
I do not find a personal pension product necessary because I am satisfied with my occupational pension scheme	8	10	7	5	22	8	8	13	4	5	9	4	5	9	4	7	6	5	8	25	9	6	5	7	6	8	14	9
Private personal pensions are not available in my country	3	3	5	5	2	2	4	4	5	5	2	7	5	5	2	3	1	3	1	2	2	5	5	4	4	4	2	2
Don't know/Prefer not to answer	13	21	13	11	12	16	12	14	3	9	16	8	10	9	9	10	16	13	9	16	12	11	8	9	10	17	10	18

 Most-frequently mentioned response

# Q13

## Have you heard of the pan-European Personal Pension Product (PEPP)?

### EU27 average



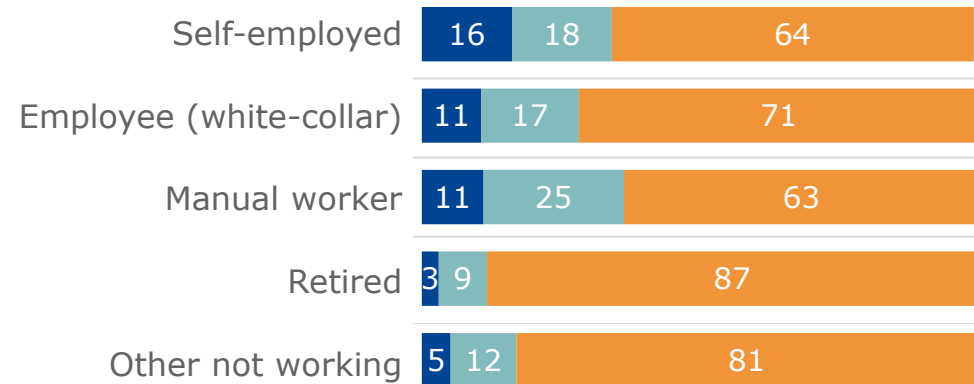
**8%** Yes, I have heard of it and know what it is

**15%** Yes, I have heard of it, but I do not know what it is

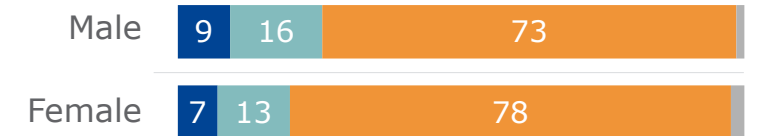
**76%** No

**2%** Don't know/Prefer not to answer

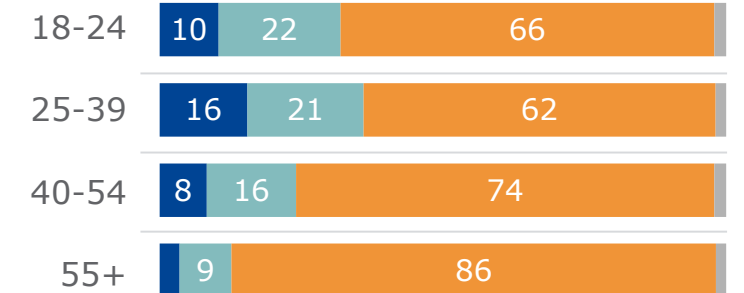
### Occupation (%)



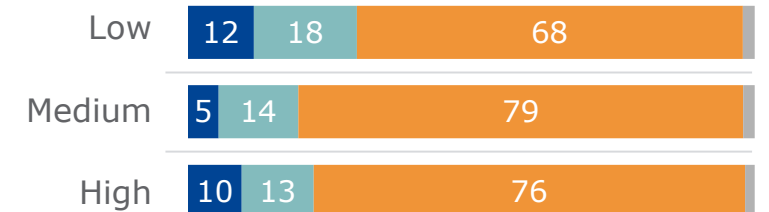
### Gender (%)



### Age (%)



### Education (%)

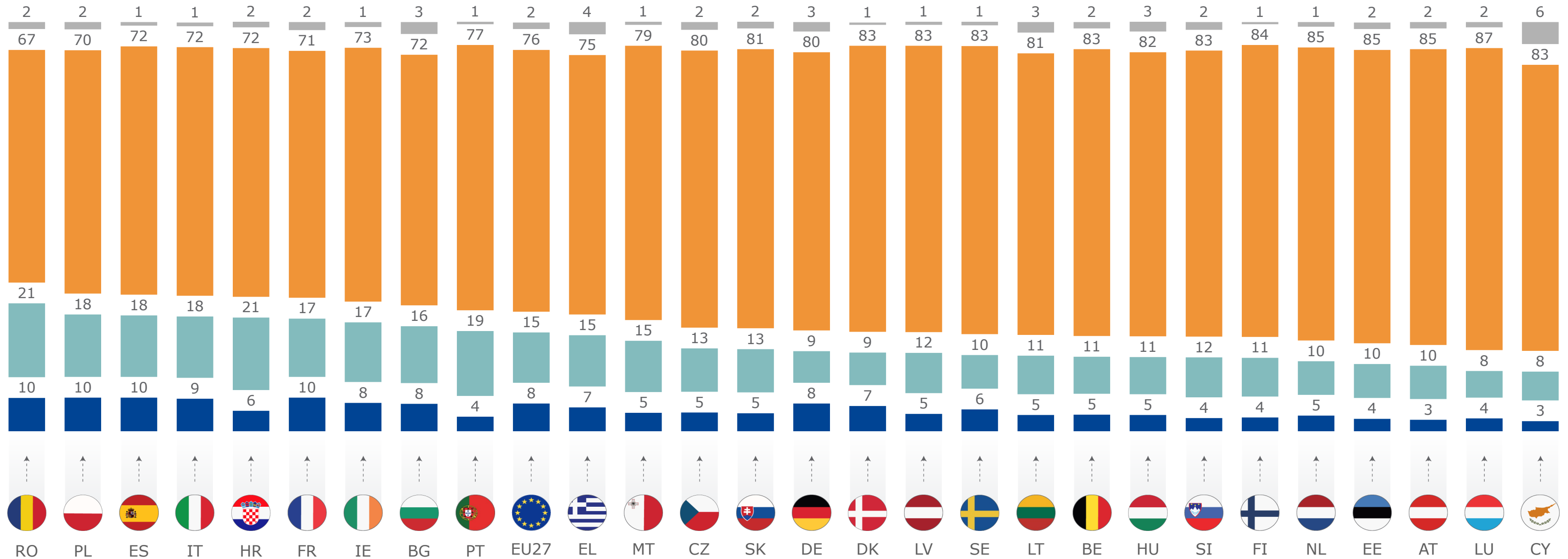


# Q13

## Have you heard of the pan-European Personal Pension Product (PEPP)?



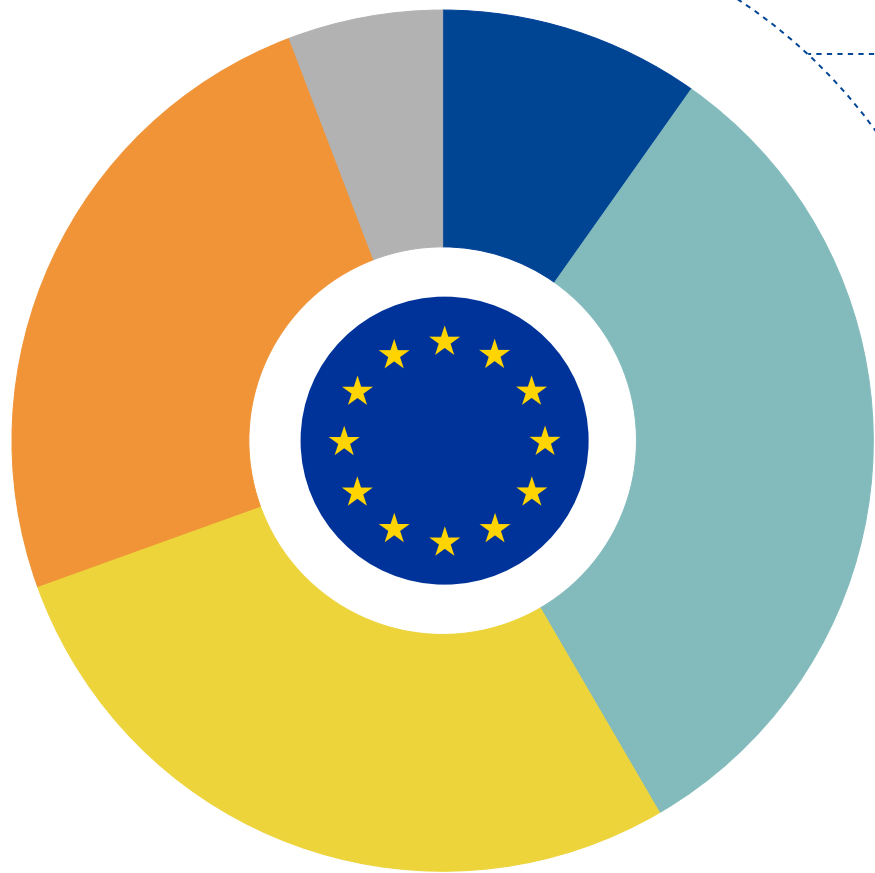
— Yes, I have heard of it and know what it is    
 — Yes, I have heard of it, but I do not know what it is    
 — No    
 — Don't know/Prefer not to answer



# Q14

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

## EU27 average



- **10%** Very confident
- **32%** Somewhat confident
- **28%** Rather not confident
- **25%** Not at all confident
- **6%** Don't know/Prefer not to answer

## Occupation (%)

Occupation	Very confident	Somewhat confident	Rather not confident	Not at all confident	Don't know/Prefer not to answer
Self-employed	16	34	24	20	6
Employee (white-collar)	10	34	30	22	5
Manual worker	8	31	34	23	5
Retired	11	36	24	24	6
Other not working	5	22	28	36	8



## Gender (%)

Gender	Very confident	Somewhat confident	Rather not confident	Not at all confident	Don't know/Prefer not to answer
Male	12	35	28	20	6
Female	8	29	28	29	6



## Age (%)

Age Group	Very confident	Somewhat confident	Rather not confident	Not at all confident	Don't know/Prefer not to answer
18-24	9	33	31	20	7
25-39	13	32	28	22	6
40-54	7	28	31	30	5
55+	10	34	26	25	6



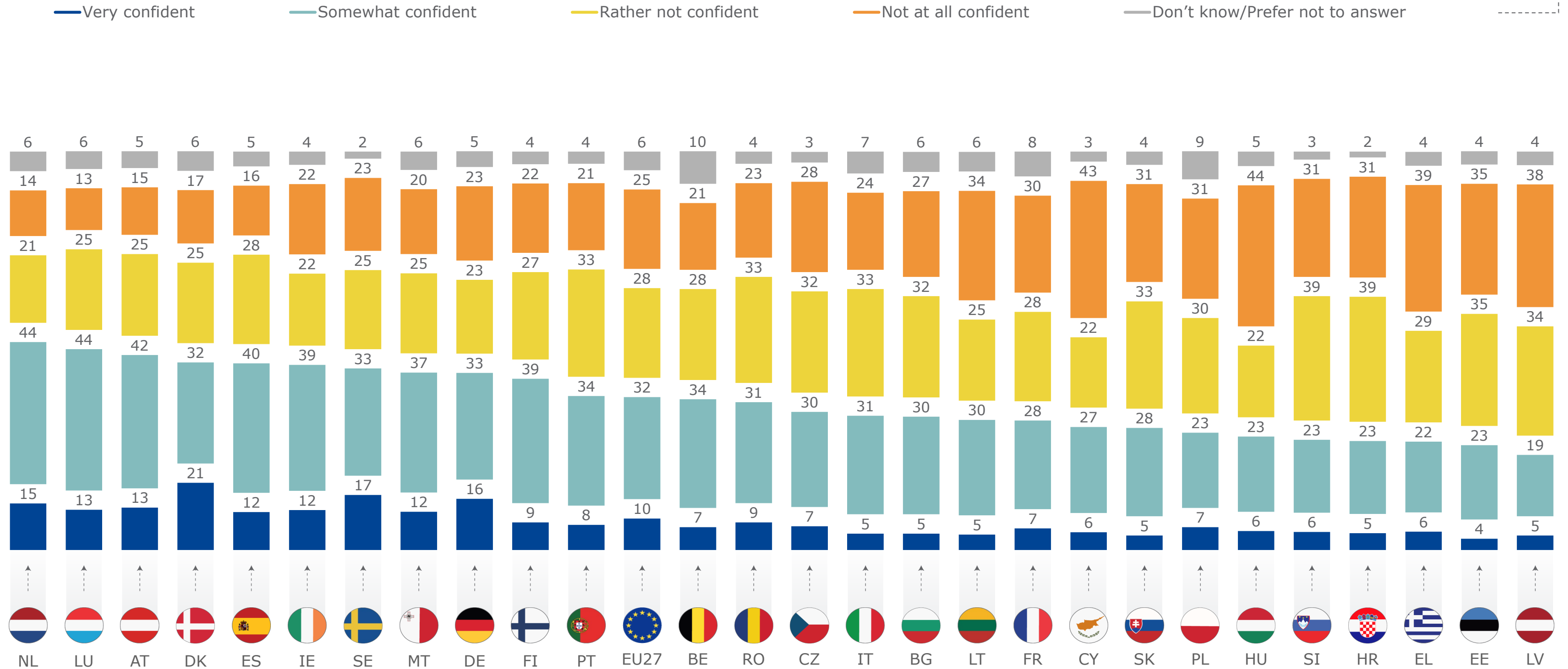
## Education (%)

Education Level	Very confident	Somewhat confident	Rather not confident	Not at all confident	Don't know/Prefer not to answer
Low	11	31	27	25	7
Medium	8	30	29	28	6
High	13	36	27	20	5



# Q14

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



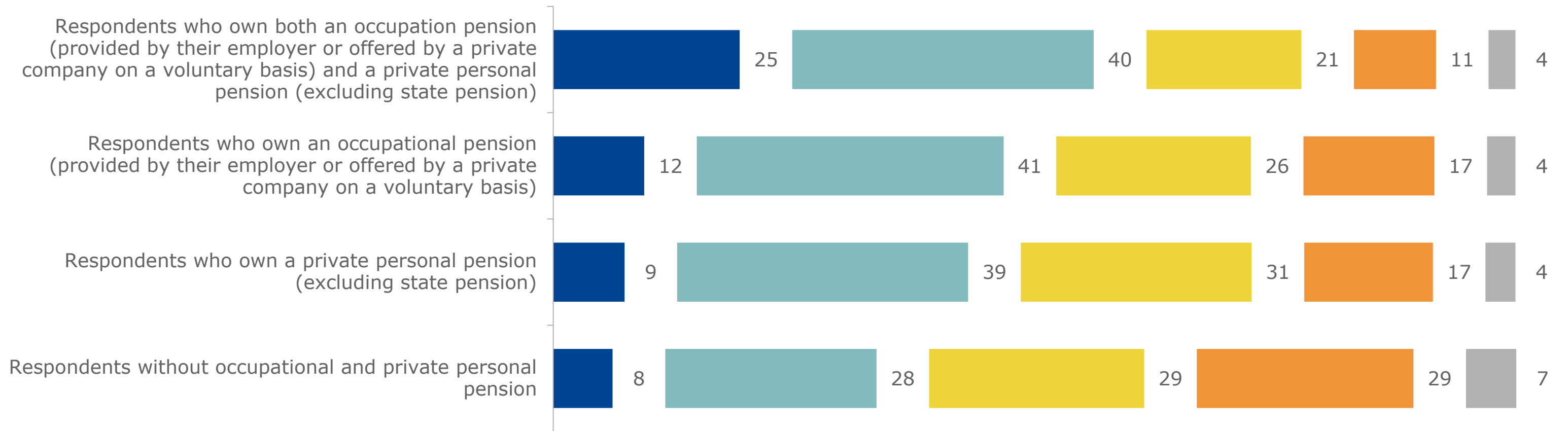
# Q14

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



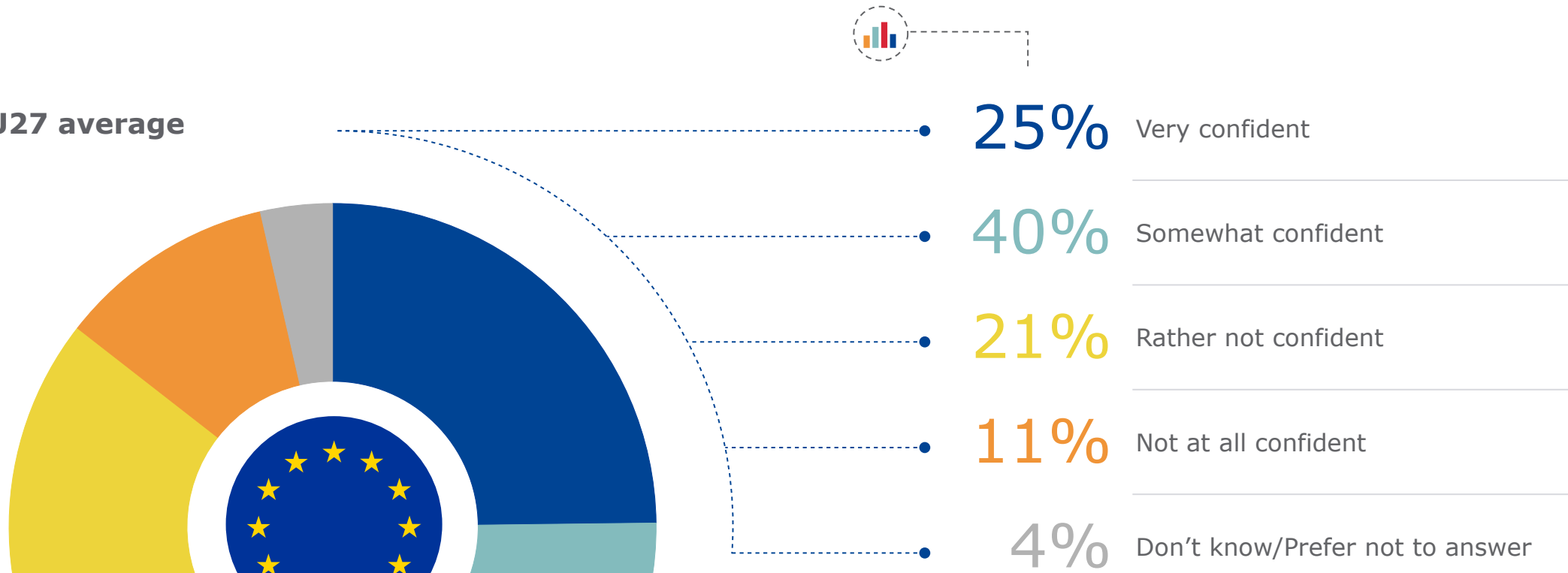
# Q14

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

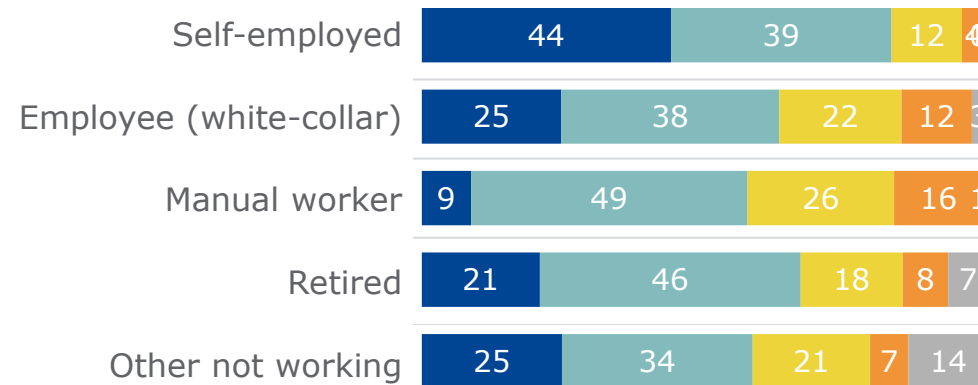
## Results by ownership of an occupational and/or private personal pension

Results for respondents who own both an occupational pension (provided by their employer or offered by a private company on a voluntary basis) and a private personal pension (excluding state pension)

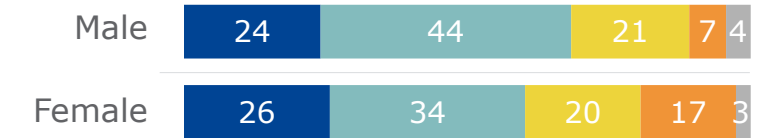
EU27 average



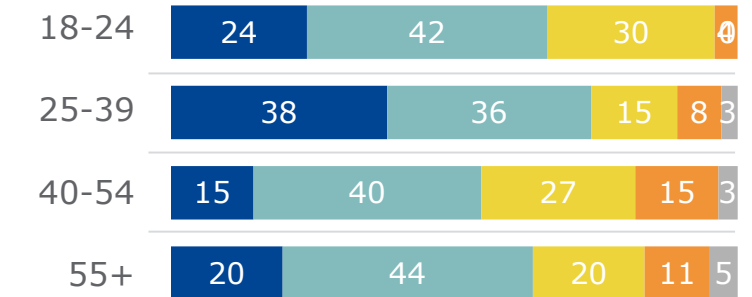
### Occupation (%)



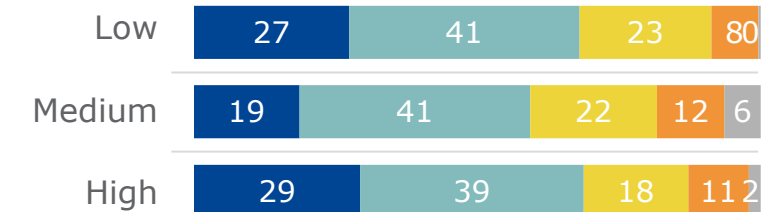
### Gender (%)



### Age (%)



### Education (%)



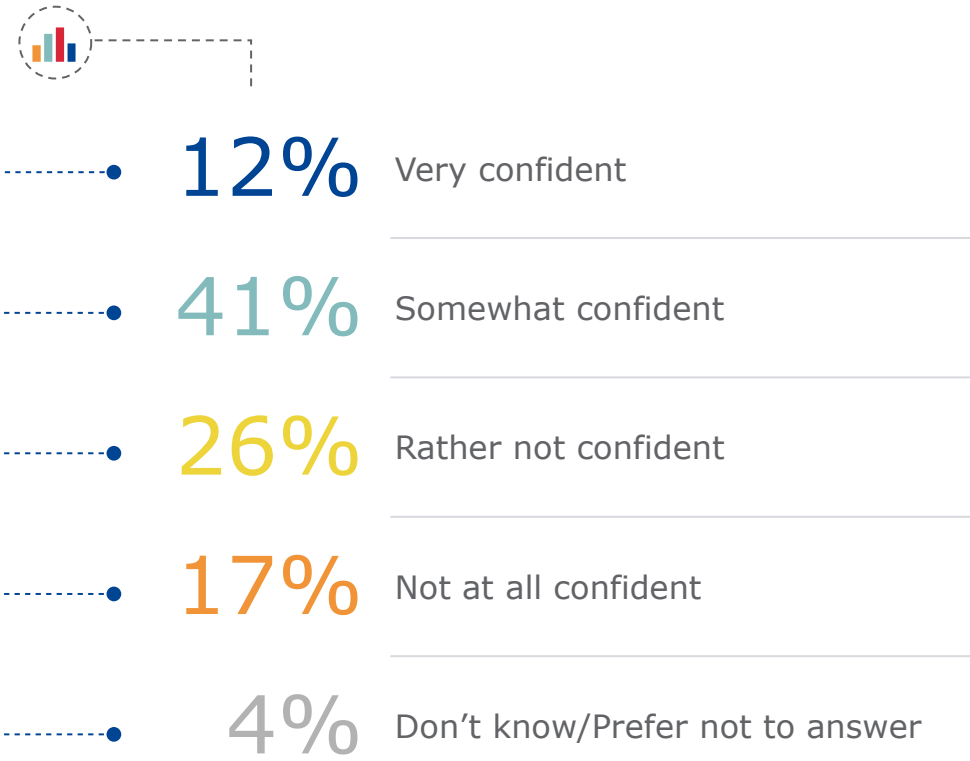
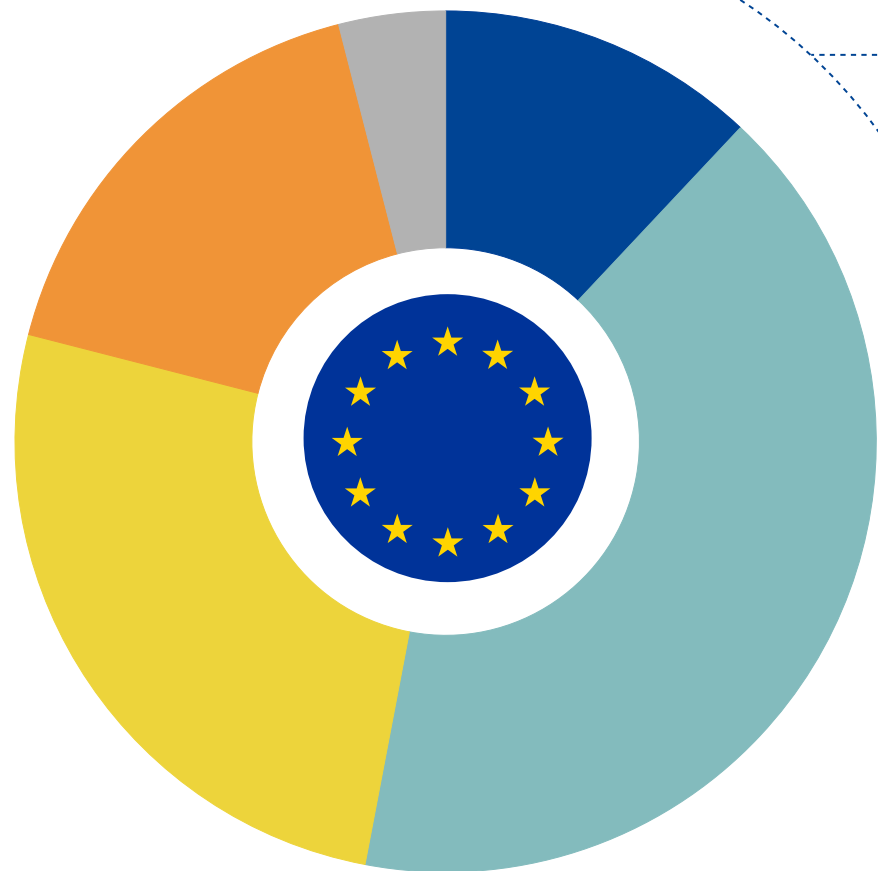
# Q14

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

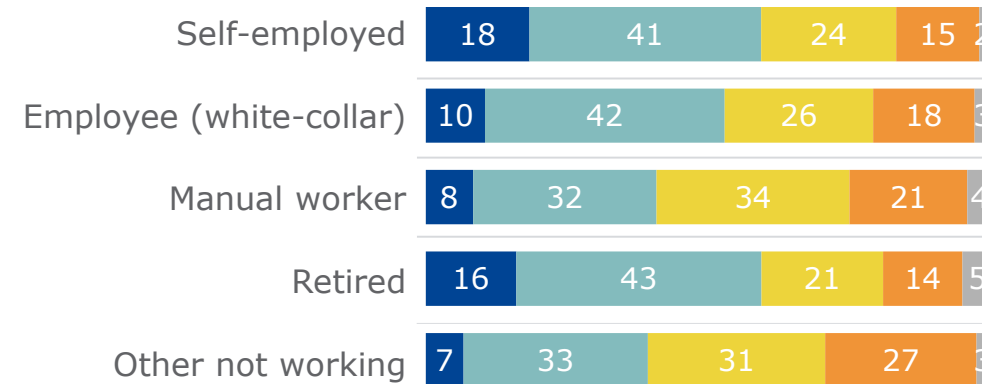
## Results by ownership of an occupational and/or private personal pension

### Respondents who own an occupational pension (provided by their employer or offered by a private company on a voluntary basis) [and no private personal pension]

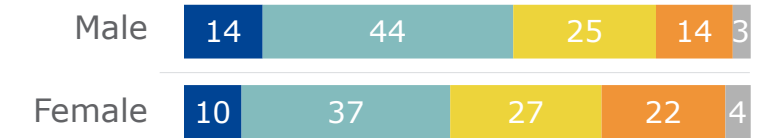
EU27 average



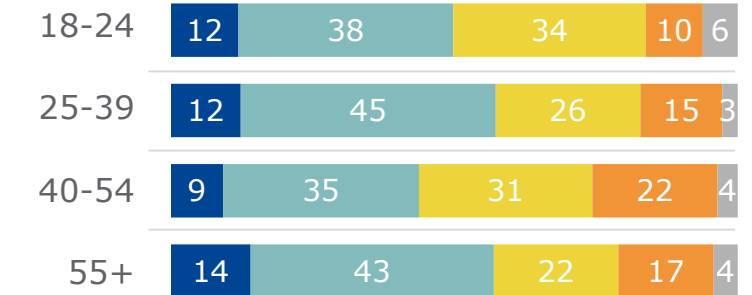
#### Occupation (%)



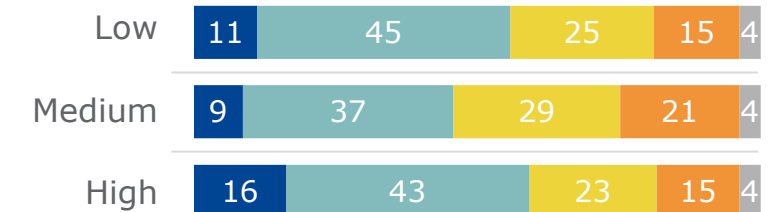
#### Gender (%)



#### Age (%)



#### Education (%)





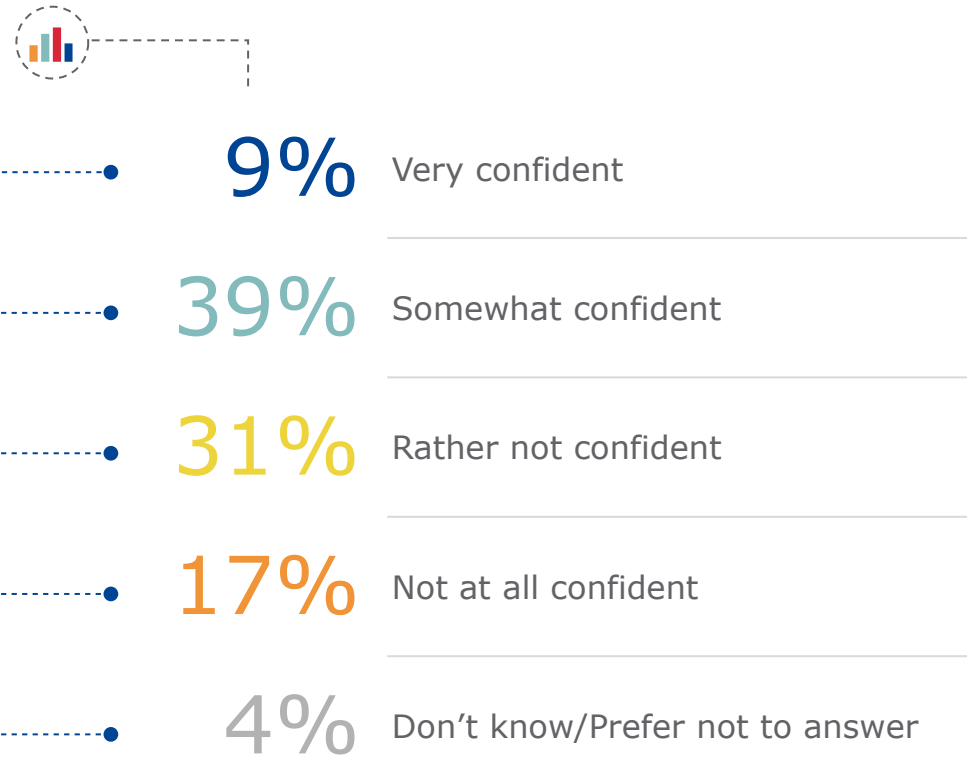
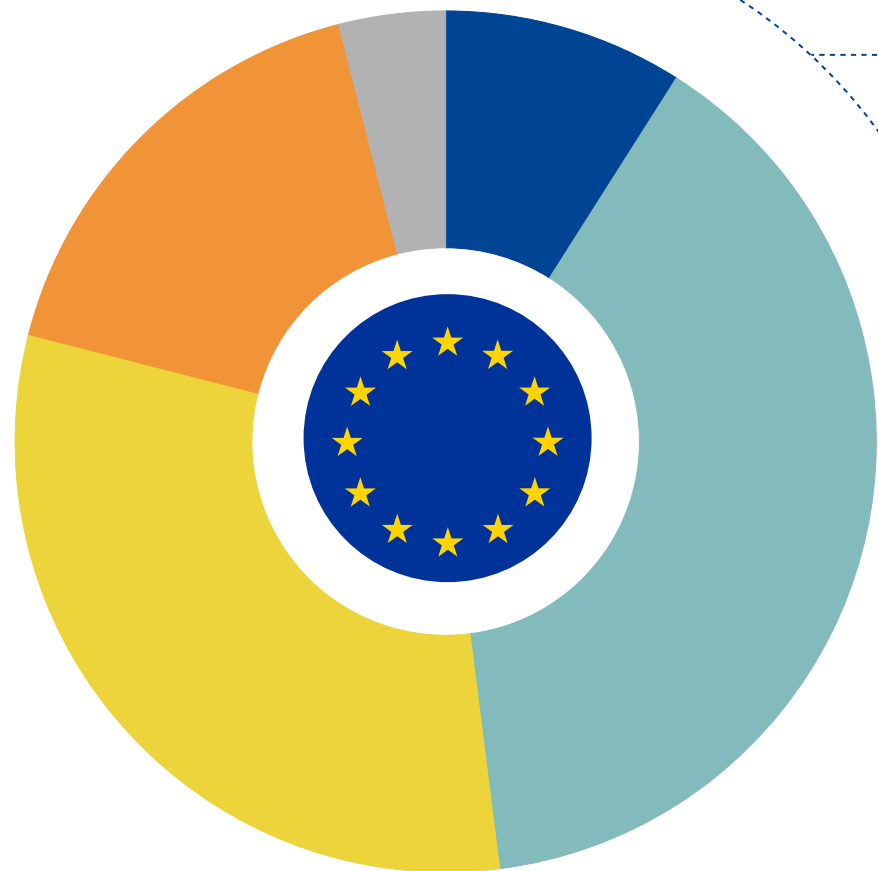
# Q14

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

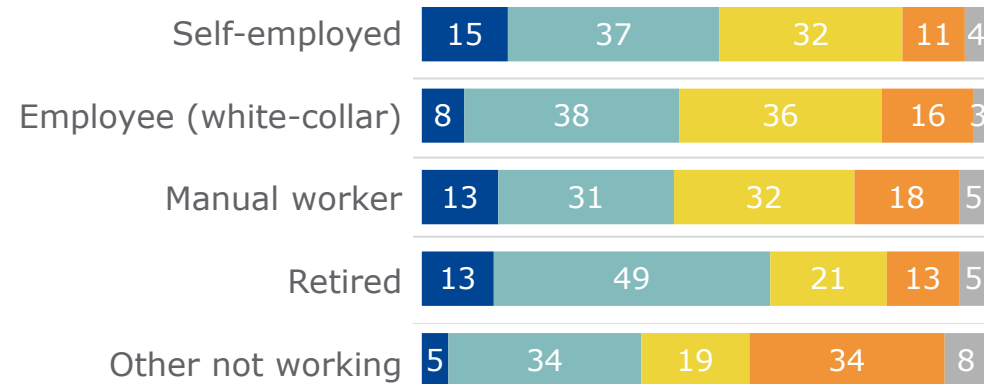
## Results by ownership of an occupational and/or private personal pension

### Respondents who own a private personal pension (excluding state pension) [and no occupational pension]

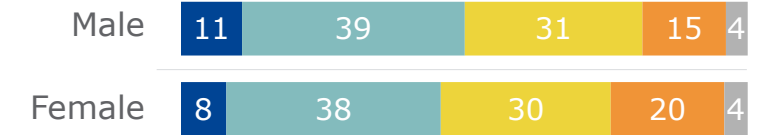
EU27 average



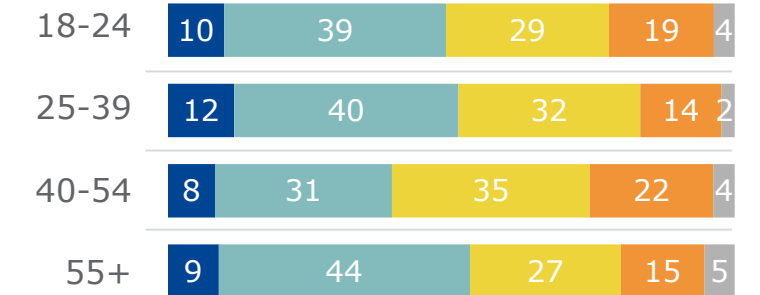
#### Occupation (%)



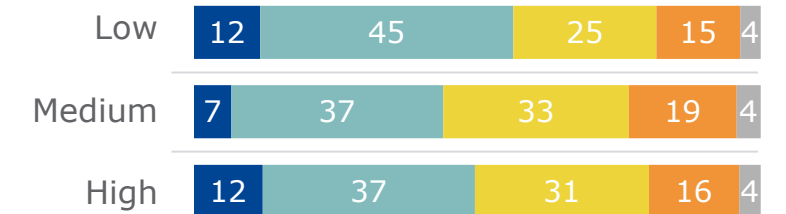
#### Gender (%)



#### Age (%)



#### Education (%)



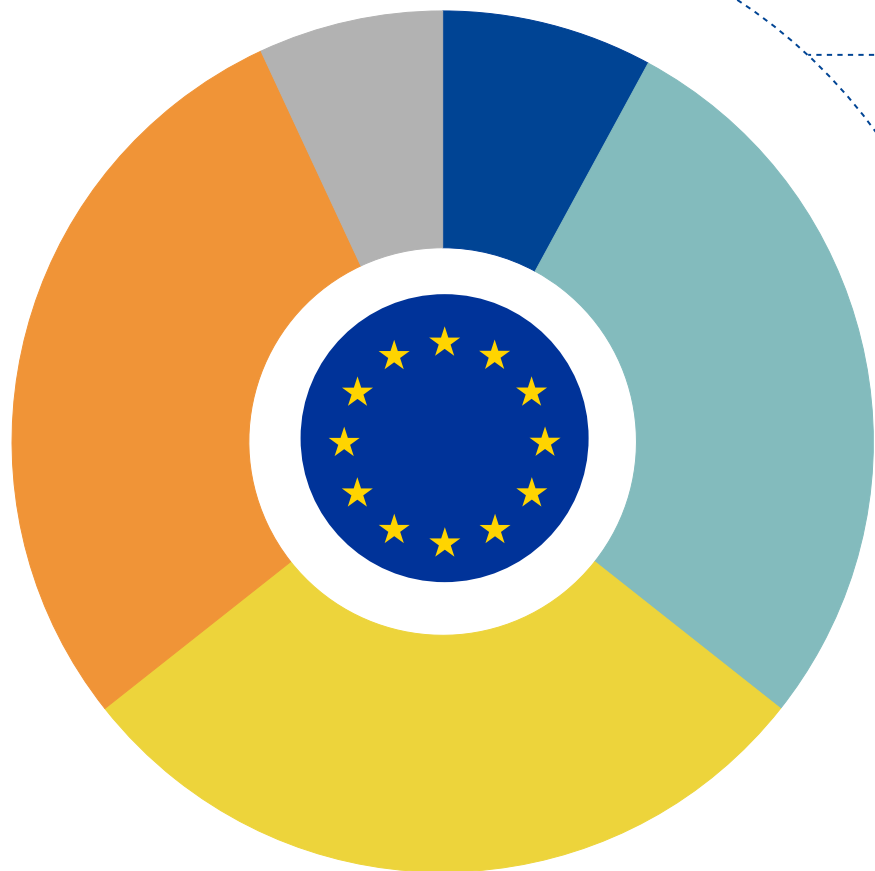
# Q14

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

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

### Respondents without occupational and private personal pension

EU27 average



8% Very confident

28% Somewhat confident

29% Rather not confident

29% Not at all confident

7% Don't know/Prefer not to answer

#### Occupation (%)

Occupation	Very confident	Somewhat confident	Rather not confident	Not at all confident	Don't know/Prefer not to answer
Self-employed	11	31	24	26	8
Employee (white-collar)	8	29	31	26	6
Manual worker	7	28	35	26	5
Retired	10	32	25	27	6
Other not working	5	21	29	37	8



#### Gender (%)

Gender	Very confident	Somewhat confident	Rather not confident	Not at all confident	Don't know/Prefer not to answer
Male	10	31	28	24	6
Female	6	26	29	32	7



#### Age (%)

Age Group	Very confident	Somewhat confident	Rather not confident	Not at all confident	Don't know/Prefer not to answer
18-24	9	31	31	21	8
25-39	10	27	29	27	8
40-54	5	24	30	35	6
55+	8	30	27	28	6



#### Education (%)

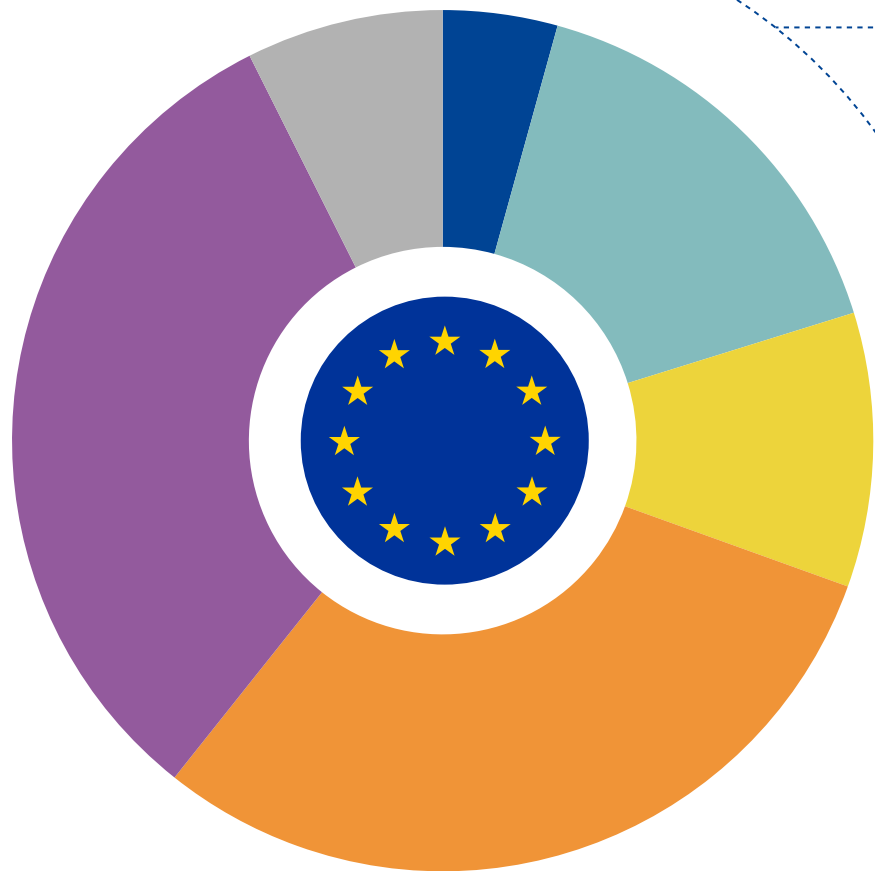
Education Level	Very confident	Somewhat confident	Rather not confident	Not at all confident	Don't know/Prefer not to answer
Low	9	26	28	28	8
Medium	7	26	29	32	6
High	9	33	29	23	6



# Q15

Have you heard anything about "sustainable" (or "green") insurance or pension products?

## EU27 average



- 4% Yes, I have bought this type of product
- 16% Yes, I would consider buying such a product, but I have not yet done so
- 10% Yes, but I would not buy this type of product
- 30% No, but I would like to know more
- 32% No, and I am not interested
- 7% Don't know

## Occupation (%)

Occupation	4%	16%	10%	30%	32%	7%
Self-employed	11	21	12	29	21	6
Employee (white-collar)	5	21	11	32	25	6
Manual worker	4	23	15	26	24	8
Retired	1	7	9	25	49	9
Other not working	3	13	8	38	30	9

## Gender (%)

Gender	4%	16%	10%	30%	32%	7%
Male	5	18	12	28	30	6
Female	4	14	9	32	33	8

## Age (%)

Age	4%	16%	10%	30%	32%	7%
18-24	6	20	13	38	18	5
25-39	9	25	12	31	19	5
40-54	3	19	10	33	28	8
55+	2	9	9	27	44	9

## Education (%)

Education	4%	16%	10%	30%	32%	7%
Low	5	19	12	23	32	10
Medium	3	12	10	32	36	7
High	5	19	10	33	27	6

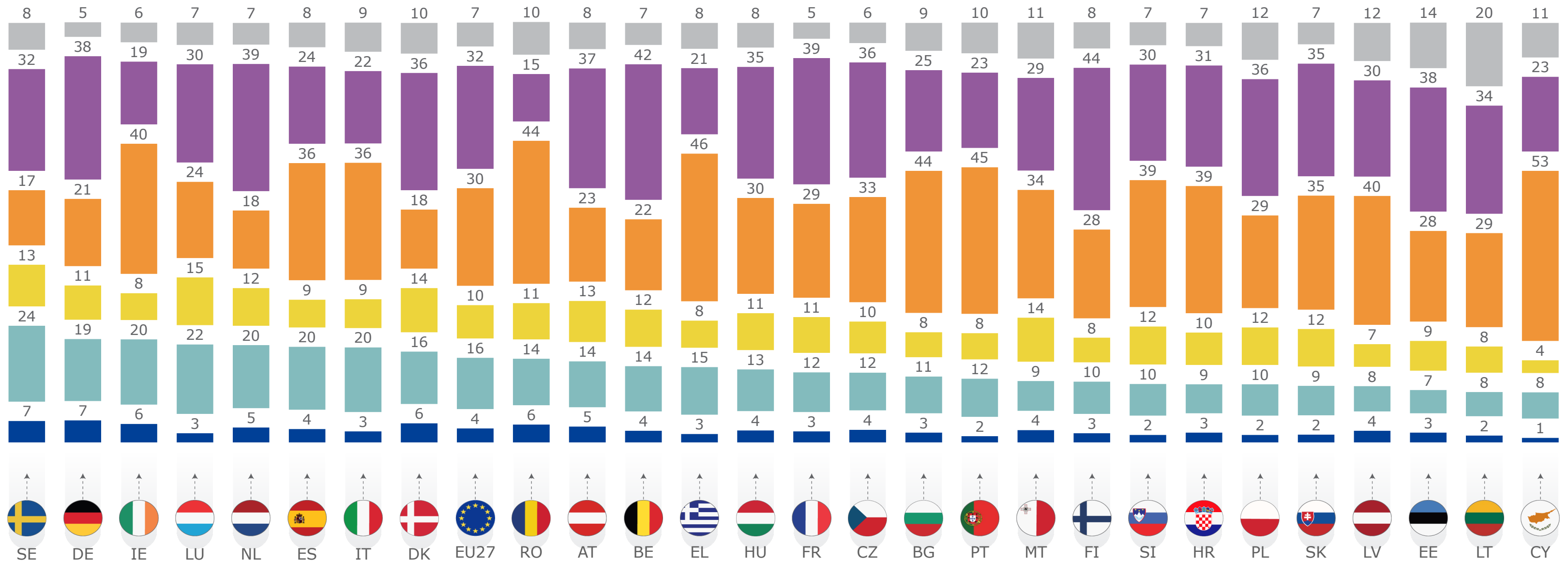
# Q15

## Have you heard anything about "sustainable" (or "green") insurance or pension products?



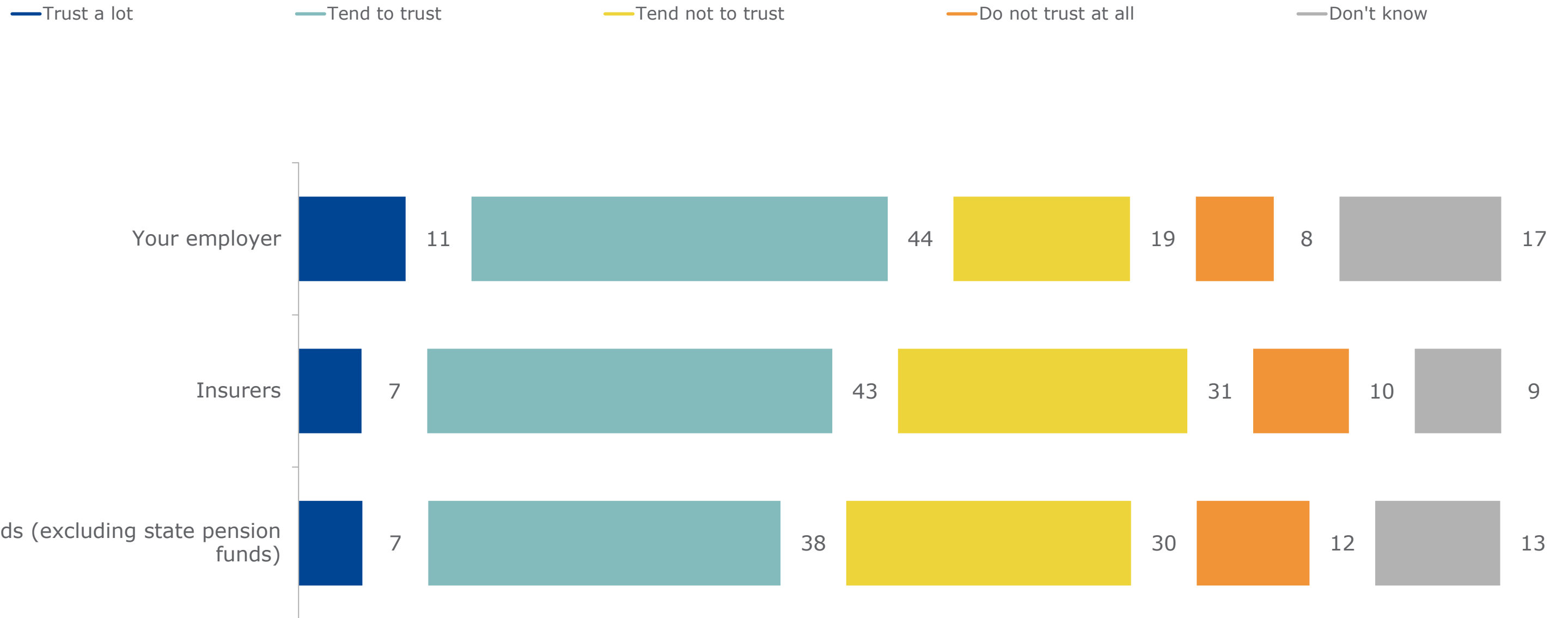
- Yes, I have bought this type of product
- Yes, but I would not buy this type of product
- No, and I am not interested

- Yes, I would consider buying such a product, but I have not yet done so
- No, but I would like to know more
- Don't know



# 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?

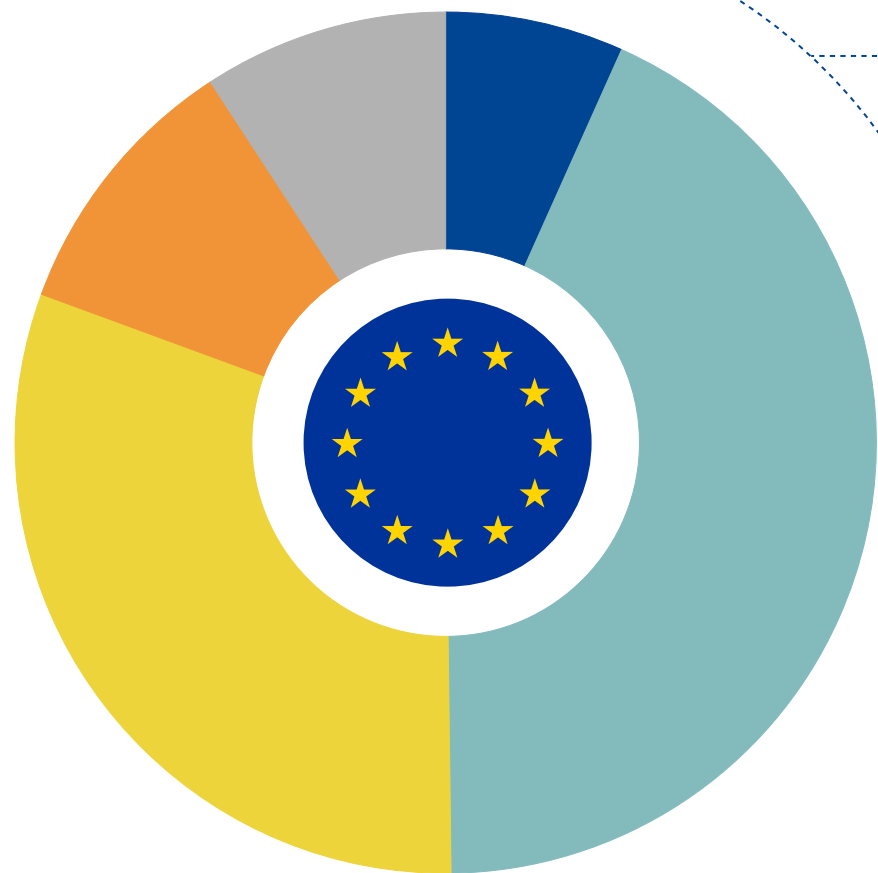


# Q16\_1

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

43% Tend to trust

31% Tend not to trust

10% Do not trust at all

9% Don't know

## Occupation (%)

Self-employed	13	40	29	11	7
Employee (white-collar)	8	45	31	9	6
Manual worker	9	45	30	8	8
Retired	3	42	33	11	12
Other not working	5	42	29	11	14



## Gender (%)

Male	8	43	31	11	7
Female	5	43	30	10	12



## Age (%)

18-24	10	45	30	7	9
25-39	12	41	30	11	7
40-54	7	45	31	10	8
55+	4	43	31	11	11



## Education (%)

Low	9	41	31	11	9
Medium	6	44	30	10	11
High	7	44	33	10	7



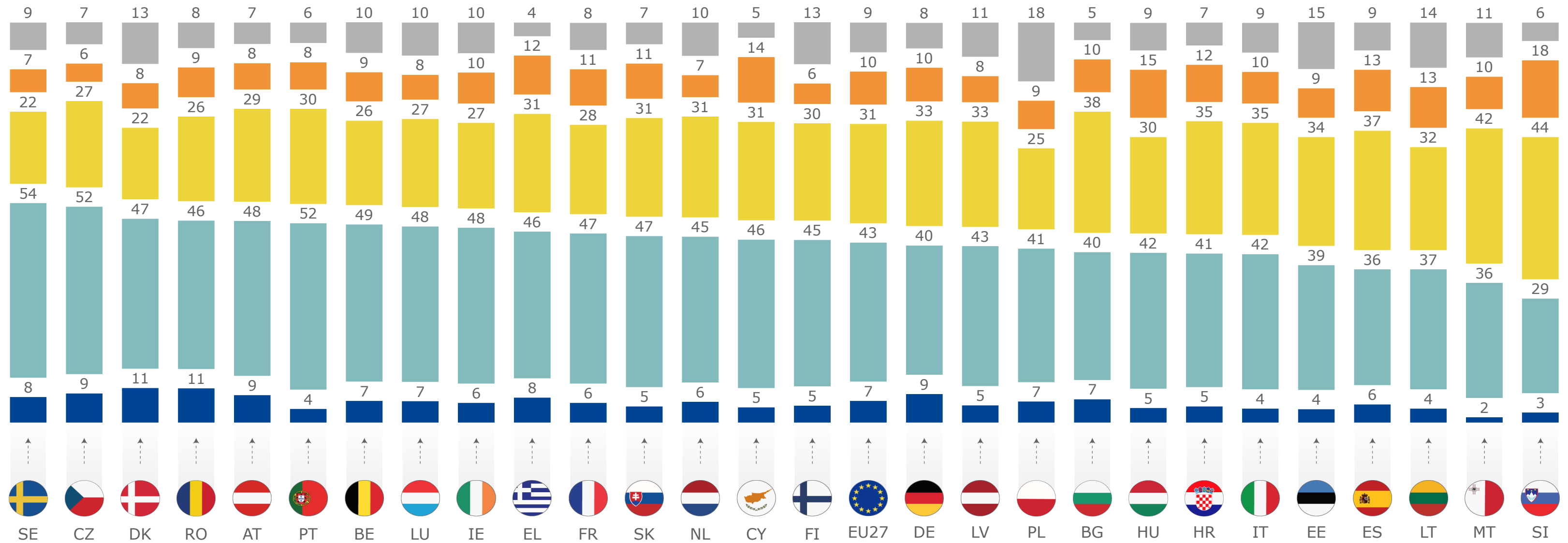
# Q16\_1

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



Trust a lot      Tend to trust      Tend not to trust      Do not trust at all      Don't know

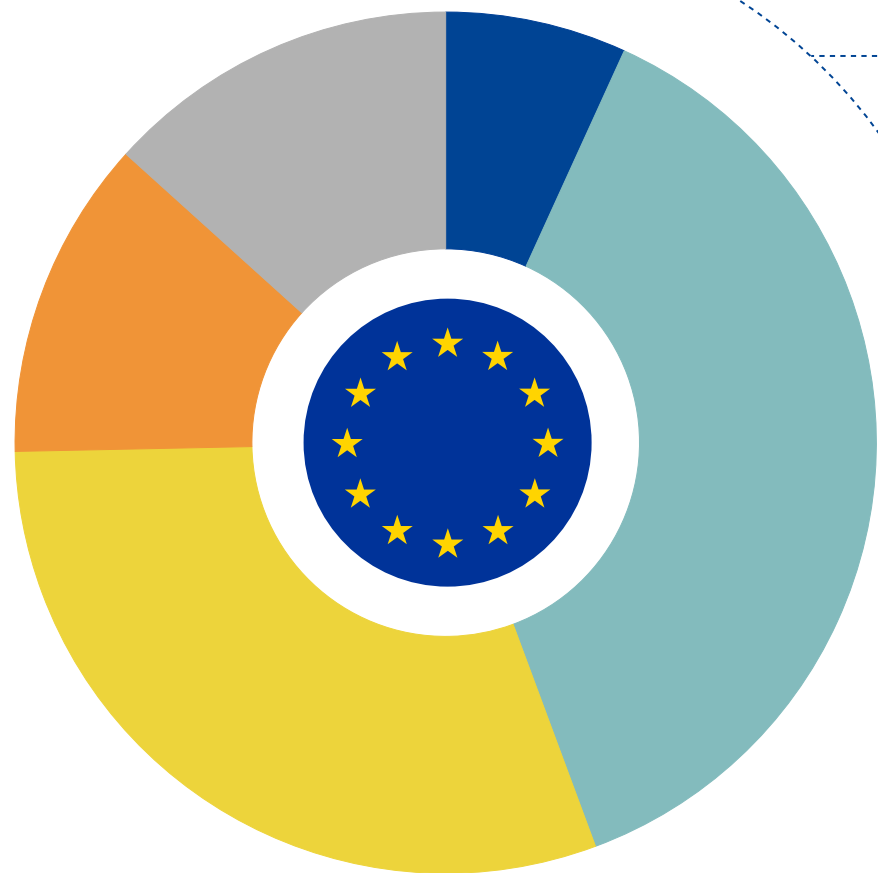


# Q16\_2

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



7% Trust a lot

38% Tend to trust

30% Tend not to trust

12% Do not trust at all

13% Don't know

## Occupation (%)

Self-employed	11	38	28	14	10
Employee (white-collar)	8	42	31	11	9
Manual worker	9	39	32	11	9
Retired	5	33	32	13	17
Other not working	5	35	27	13	21



## Gender (%)

Male	8	40	31	12	9
Female	5	36	30	12	17



## Age (%)

18-24	9	38	29	10	13
25-39	11	40	29	11	9
40-54	6	39	31	12	12
55+	4	35	31	13	17



## Education (%)

Low	8	37	29	12	15
Medium	6	37	31	12	15
High	7	40	31	12	10

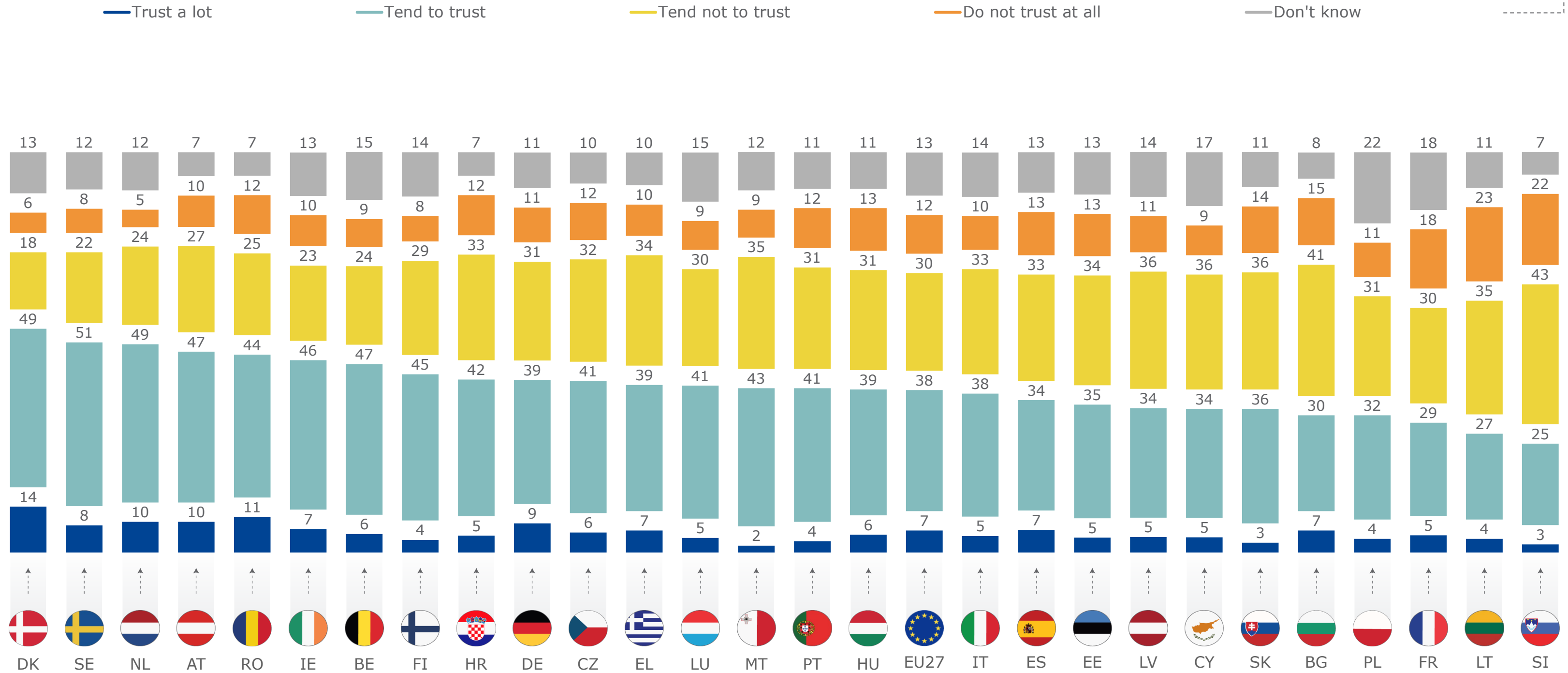




# Q16\_2

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)*

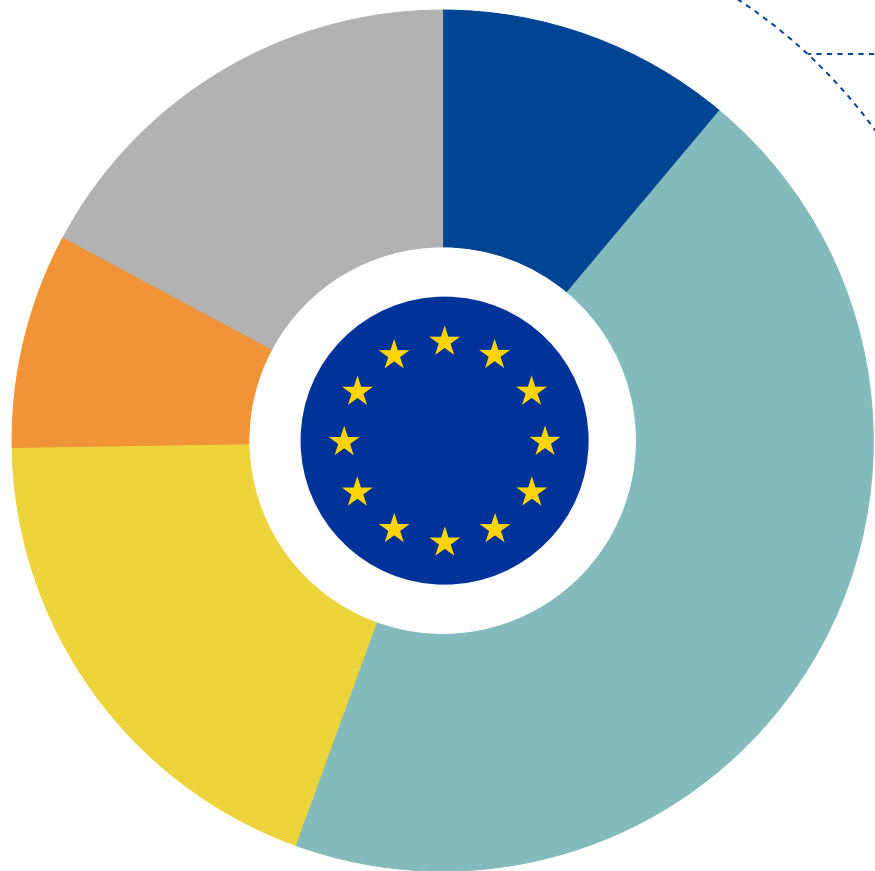


# Q16\_3

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?

Your employer

## EU27 average



- **11%** Trust a lot
- **44%** Tend to trust
- **19%** Tend not to trust
- **8%** Do not trust at all
- **17%** Don't know/Not applicable

## Occupation (%)

Occupation	Trust a lot	Tend to trust	Tend not to trust	Do not trust at all	Don't know/Not applicable
Self-employed	20	39	19	8	15
Employee (white-collar)	15	53	19	7	6
Manual worker	12	49	22	9	8
Retired	7	38	17	9	30
Other not working	6	36	20	11	28



## Gender (%)

Gender	Trust a lot	Tend to trust	Tend not to trust	Do not trust at all	Don't know/Not applicable
Male	13	46	19	9	12
Female	10	43	18	8	22



## Age (%)

Age Group	Trust a lot	Tend to trust	Tend not to trust	Do not trust at all	Don't know/Not applicable
18-24	13	46	22	6	12
25-39	16	47	20	9	9
40-54	12	48	19	8	13
55+	9	40	17	9	25



## Education (%)

Education Level	Trust a lot	Tend to trust	Tend not to trust	Do not trust at all	Don't know/Not applicable
Low	11	40	19	10	20
Medium	11	44	18	8	19
High	13	48	19	7	13



# Q16\_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?

Your employer

