



## Flash Eurobarometer

# SME insurance trends

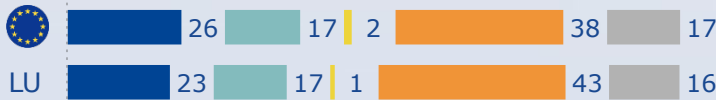
Interviews with SMEs: EU27 – 9 067 | LU – 202

Fieldwork: 15.06 - 01.07.2022 | Methodology:

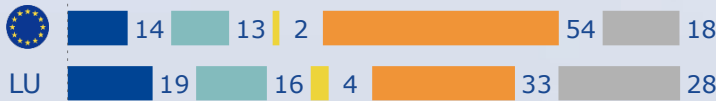
## Self-assessed level of insurance protection

q2 What level of coverage is provided by your insurance for the following risks? (%)

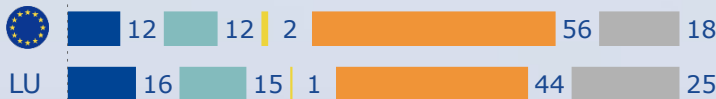
**Physical loss or damage from a natural disaster (e.g., a storm, flood, earthquake, wildfire etc.)**



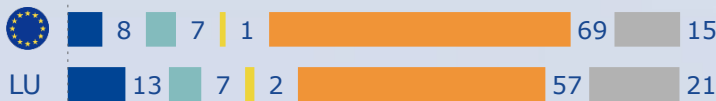
**Any type of liability, including legal expenses and non-physical damage events, such as a strike**



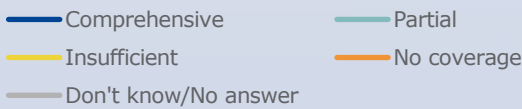
**Stopping business activities for six months due to disaster-related damage**



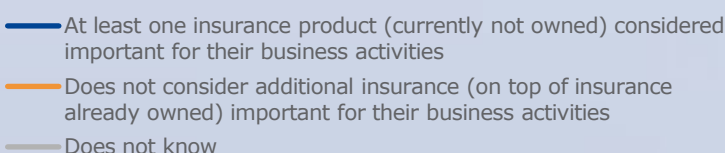
**A cyber attack**



Coverage perceived as:

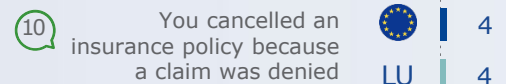
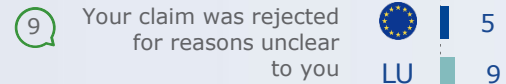
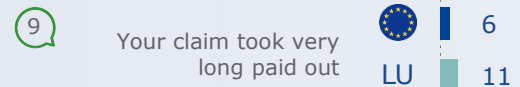
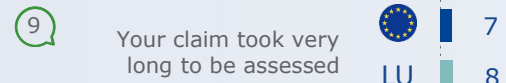
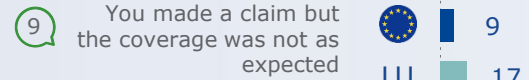


q3 Which, if any, of the following insurance products do you consider the most important for your business activities? (%)



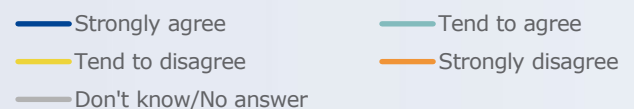
## Issues encountered when making an insurance claim

q. Have you encountered any of the following in the past three years? (% 'yes')



q13 To what extent do you agree or disagree with the following statements? (%)

**You are confident that, in the event of a claim, you will receive compensation consistent with your understanding of the insurance coverage**





## Reasons not to buy or renew insurance products

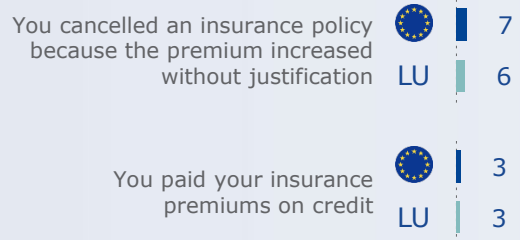
q4 Why did you not buy (or renew) this type of insurance policy? (% Multiple answers allowed)

Base: SMEs identifying a type of insurance policy as important for their business activities, but who did not purchase/renew their policy



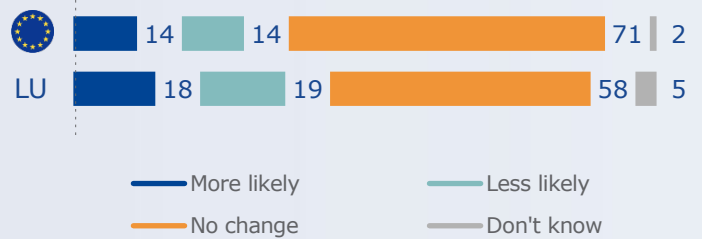
## Insurance and financial health

q10 Have you encountered any of the following in the past three years? (% 'yes')



## Insurance trends

q11 Thinking about the COVID-19 pandemic, natural disasters, the war in Ukraine and the current economic situation, would you say you are now more or less likely to purchase or renew insurance products? (%)



q12 Still thinking about the current state of affairs, to what extent do you agree or disagree that there is now less coverage and more exclusions for insurance policies than three years ago? (%)

