



Flash Eurobarometer

Consumer trends in insurance and pension services

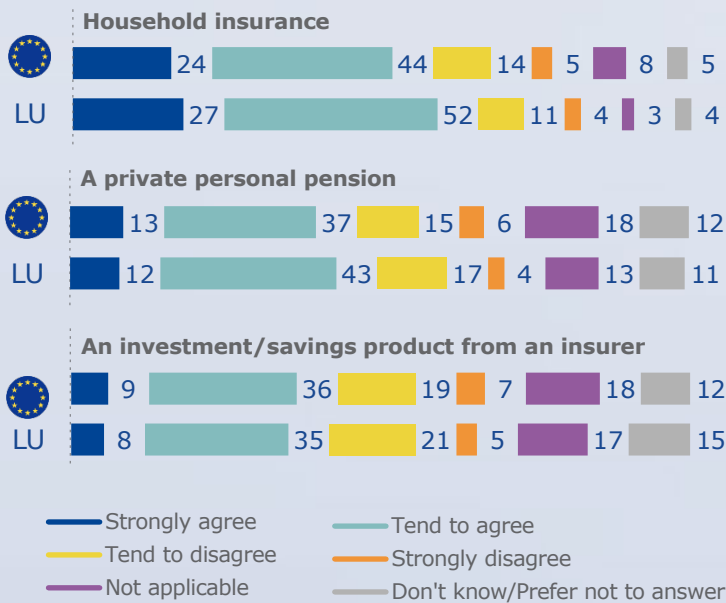
Target population: EU citizens, 18+ (EU27 – 25 951 interviews | LU – 512 interviews)

Fieldwork: 17.7 – 25.7.2024 | Methodology:

Value for money

q4

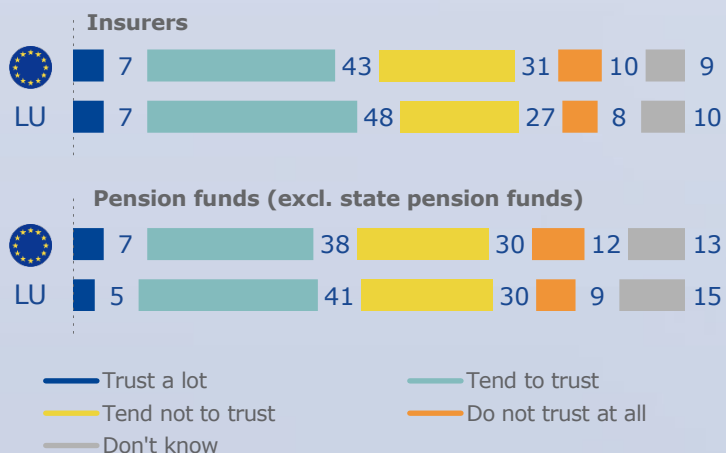
Based on your experience with the following financial products, to what extent do you agree or disagree that they offer you value for your money? (%)



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

q16

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



Insurance costs/fees

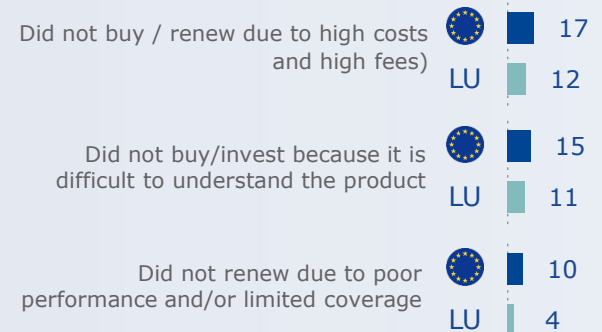
q6

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

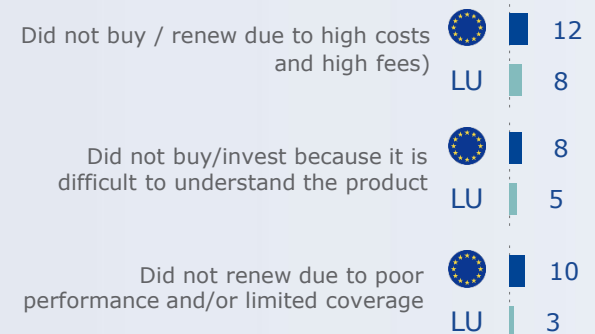
A private personal pension



An investment/savings product from an insurer



Household insurance





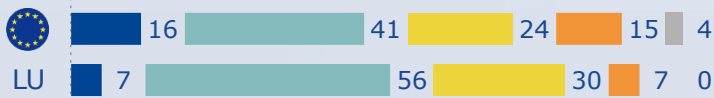
Luxembourg

Living comfortably throughout retirements

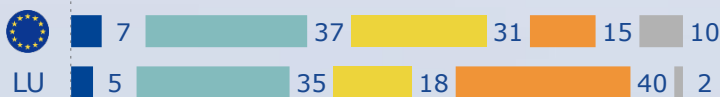
q14 Overall, how confident are you that you will have enough money to live comfortably throughout your retirement years? (%)

Confidence among respondents who...

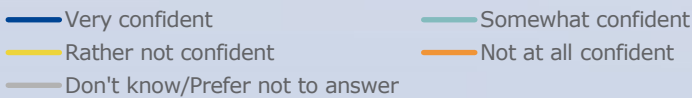
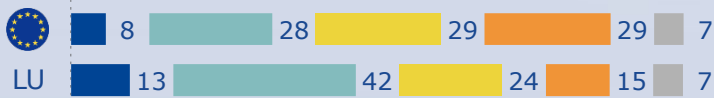
... have an occupational pension plan (provided by their employer or offered by a private company on a voluntary basis)



... have a private personal pension plan (excluding state pension)



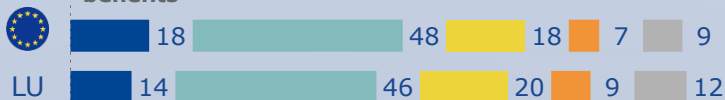
... do not have an occupation pension plan, nor personal pension plan



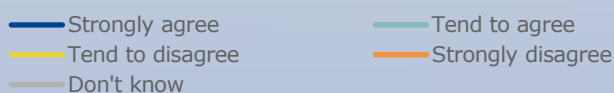
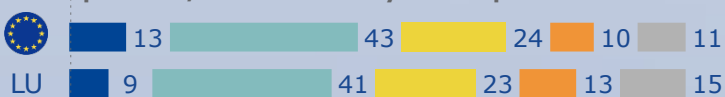
Knowledge and access to information on pension products

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

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



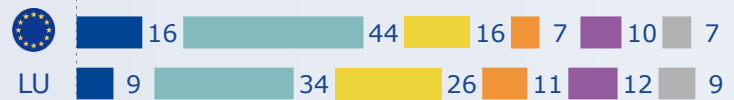
I find it easy to understand my pension products/schemes and my overall pension benefits



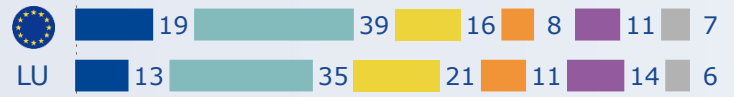
Purchasing insurance online

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

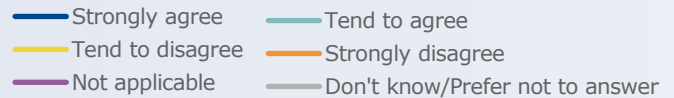
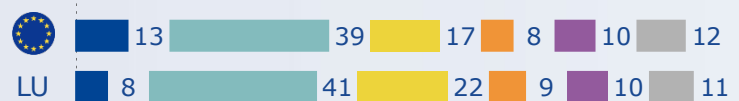
I can find customized insurance products and services online that fit my needs and preferences



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



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



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

Base: Those who bought insurance online

