



Flash Eurobarometer

# Consumer trends in insurance and pension services

Target population: EU citizens, 18+ (EU27 – 26 168 interviews | MT - 518 interviews)

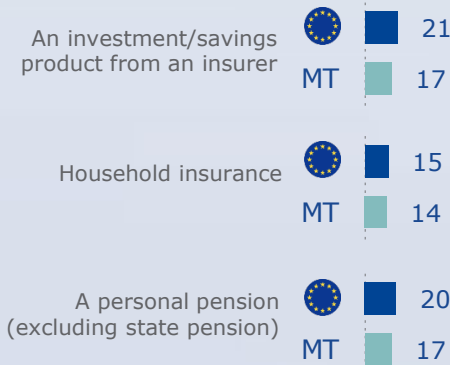
Fieldwork: 19.7 – 27.7.2023 | Methodology:

## Inflation and the cost of living

q5

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

**Not bought/renewed, stopped making contributions or cancelled because of the increase in cost of living (%)**

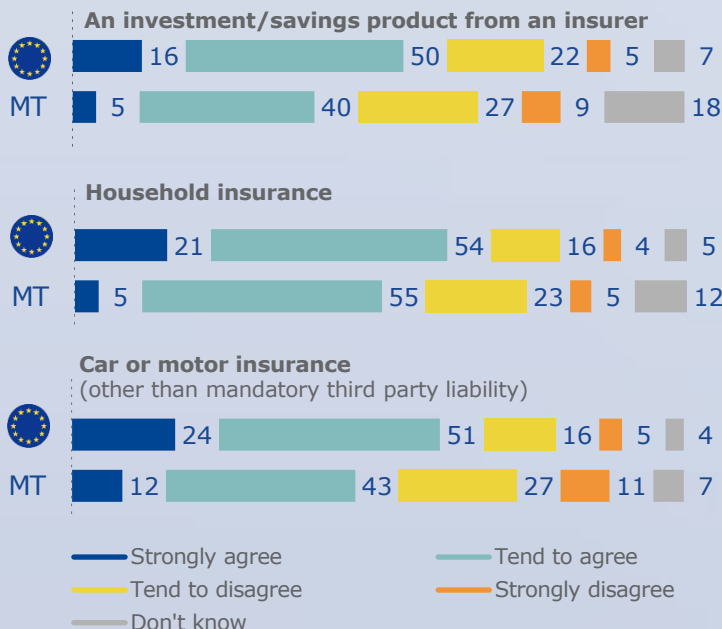


## Value for money

q7

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? (%)

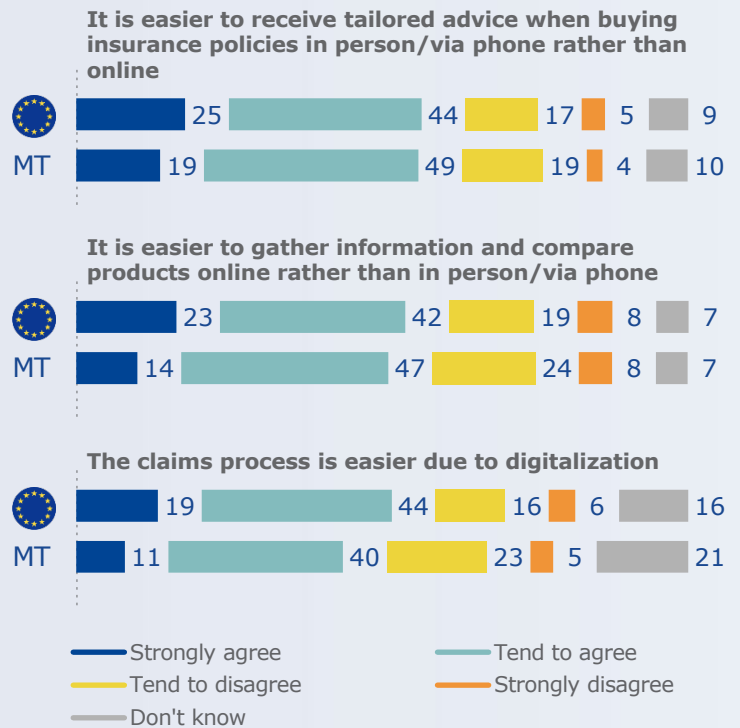
Base: Respondents owning this type of insurance



## Purchasing insurance online

q9

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

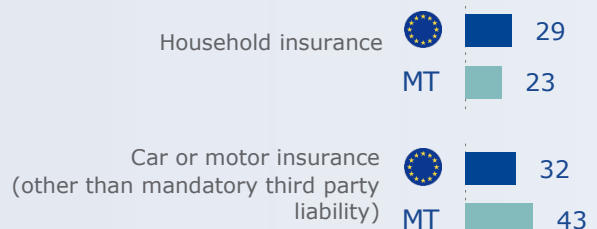


## Price when renewing insurance

q8

Based on your experience with the following insurance policies, have you encountered any of the following situations?

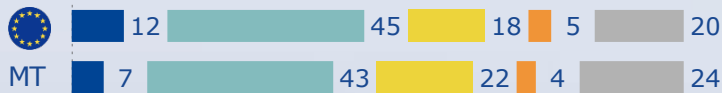
**The price increased when you renewed your insurance contract but, in your view, your risk situation had not changed (%)**



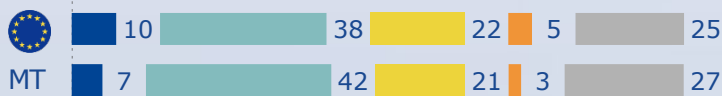
## Diversity and inclusiveness

**q11** Considering your personal characteristics (e.g. age, gender, nationality, health status) and experiences, to what extent do you agree or disagree with the following statement? (%)

**When you purchase insurance or a personal pension, you are being treated fairly and equally**



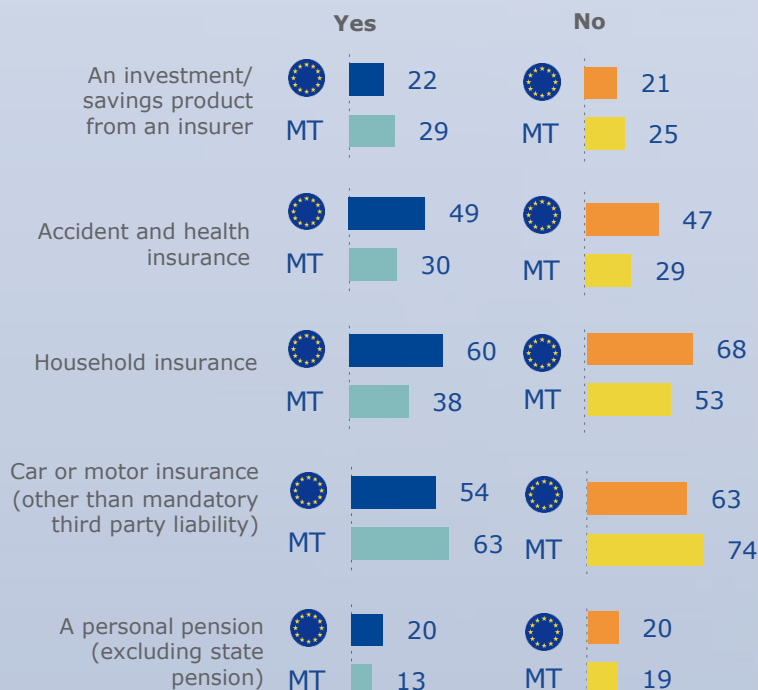
**Insurance policies advertised and/or available in the market, have a high number of exclusions which, in your view, target your particular situation**



Legend:  
■ Strongly agree  
■ Tend to agree  
■ Tend to disagree  
■ Strongly disagree  
■ Don't know

**q1&2** Which of the following financial products and non-life insurance policies do you own? (% 'yes')

Do you identify with a minority group?\*

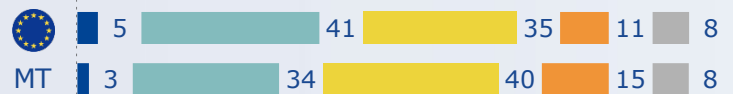


\*Ethnic, religious or other minority; Migrant, refugee, asylum seeker or displaced person; Person with a disability/disabilities; Lesbian, gay, bisexual, transgender or intersex

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

**q15** To what extent do you trust the following entities involved in the distribution and/or design of insurance and private pension plans to ensure fair treatment of consumers? (%)

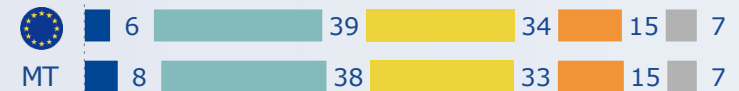
**Insurers**



**Pension funds (excl. state pension funds)**



**Banks**

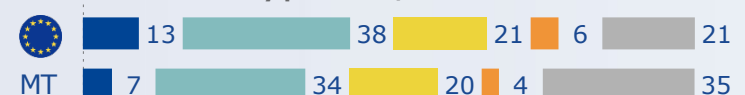


Legend:  
■ Trust a lot  
■ Tend to trust  
■ Tend not to trust  
■ Do not trust at all  
■ Don't know

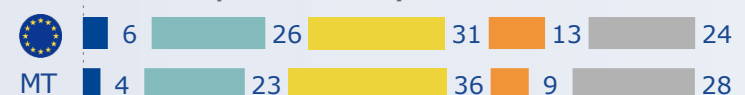
## Sustainable (or "green") insurance products

**q14** Based on your experience with purchasing insurance or a personal pension, to what extent do you agree or disagree with the following statements? (%)

**I do not trust the sustainability-related (or "green") claims made by providers/distributors**



**Documentation about the sustainability features of insurance products is easy to understand**



Legend:  
■ Strongly agree  
■ Tend to agree  
■ Tend to disagree  
■ Strongly disagree  
■ Don't know