

## PROTECT AND PROJECT ONESELF WITH INSURANCE

A SURVEY CONDUCTED IN 2019 WITH...



**26 000**  
RESPONDENTS



**26**  
COUNTRIES

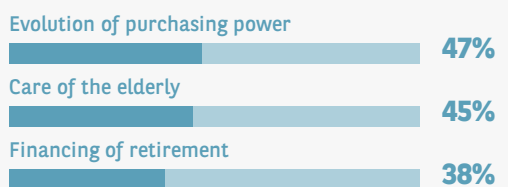
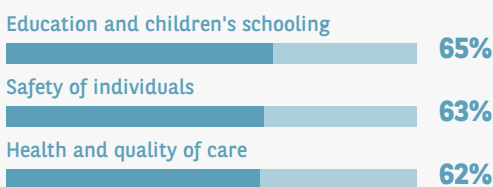
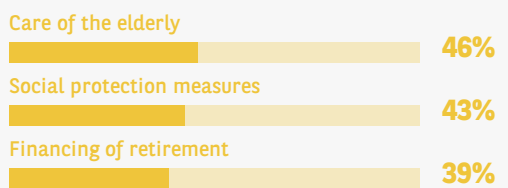
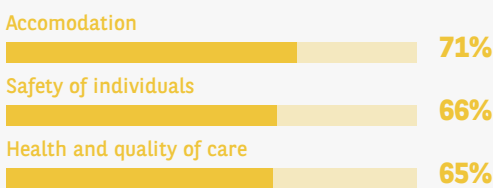


**ALMOST 60% OF THE GLOBAL POPULATION REPRESENTED**  
(ASIA, EUROPE, LATIN AMERICA)



## 1. Concerns are predominantly economic and social

### LEVEL OF SATISFACTION



## 2. By 2025: projects and vulnerabilities

**74%**  
of respondents

feel confident about their personal future

### Material projects

- Going on holiday/travelling abroad : 80%
- Purchasing household goods : 73%
- Carrying out work : 69%

### And educational and entrepreneurial projects too

- Financing children's studies : 57%
- Starting up a business : 50%

### Main vulnerabilities

72% Financial loss and loss of income | 69% Serious illness | 70% Chronic illness

## 3. Insurance at the heart of expectations

### TO PROTECT ONESELF...

**67%** of people intend to take out insurance against life's uncertainties (including serious illness and loss of income).

### ...AND TO GET STARTED

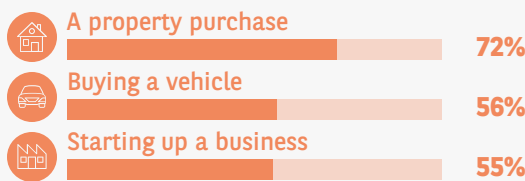
**28%** of people cite protection for their family/property (second only to cash flow (57%) and ahead of loans (23%)) as the main way in which to bring their projects to fruition.

## 4. Creditor insurance: an offer that makes sense

**51%**

of the population questioned have already taken out a loan to finance a property project

### Considering a loan: for what type of project?



**69%** of those interviewed fear that they would be unable to repay their mortgage in the event of serious illness.

**66%** in the event of job loss.

**36%**

of those interviewed have experienced difficulties in repaying a loan (22% in 2008)

close to **60%**

of those interviewed consider creditor insurance as an easy option (41% in 2008) in the event of any unforeseen circumstances

### Creditor insurance, above all considered in order to:



## 5. Four challenges for the insurer of tomorrow

to maintain human contact within the framework of digital transformation

01

to strengthen recognition of distribution partners as insurance providers

02

to reconcile individual and collective benefits

03

to support policyholders beyond claims processing

04

### FRANCE FOCUS

**62%**

of French respondents have taken out a loan for a property acquisition

**19%**

of French respondents say they have previously encountered difficulties in repaying a loan

Creditor insurance is above all perceived as a means to achieve plans by 55% of French respondents