



GLOBAL CONSUMER TRENDS

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# Ispas 20consumer Trends Report

**JR Anderson**



## **Ispas 20consumer Trends Report:**

**2020 Consumer Trends Report** ,2021 Article 9 of EIOPA s founding regulation requires the Authority to collect analyse and report on consumer trends As per the working definition devised by EIOPA consumer trends are evolutions in consumer behaviour in the insurance and pensions markets related to the relationship between consumers and undertakings including intermediaries that are significant in their impact or novelty One of the report s key objectives is to try to identify risks for consumers arising from trends in the market which may require specific policy proposals or supervisory action from EIOPA and or Member States Moreover by highlighting the non confidential activities reported by national competent authorities NCAs for their respective jurisdictions EIOPA also encourages a common supervisory culture among its Members through the promotion of exchanges of information between competent authorities Given the impact of COVID 19 on the economy and on the insurance and occupational pensions sectors this year s report focuses on COVID 19 from a conduct and consumer perspective This should allow an initial and preliminary overview on the impact on the sector responses and the challenges which emerged aiding EIOPA in providing an overall steer for future areas of supervisory and regulatory focus This includes taking stock as to how EIOPA s measures from a consumer protection and conduct perspective have been implemented and their impact on the market as far as this can be done As a result the report provides a description of the main market developments key trends and issues in the first semester of 2020 with a main focus on COVID 19 The market development section gives an overview of major trends and product specific issues This is based on an analysis of quantitative data from EIOPA s Solvency II database including an analysis of relevant retail risk indicators complaints inputs from stakeholders and evidence gathered via a series of structured consumer interviews Annex VII The market development section is followed by a focus on key issues affecting the insurance and or pensions sectors and an analysis of the limited data available on COVID 19 related complaints submitted to national authorities responsible for complaints handling or to insurance undertakings and pension funds Finally the report provides an overview of NCAs consumer protection activities and industry led initiatives put in place to ensure the fair treatment of consumers amidst the crisis

**2021 Consumer Trends Report** ,2022 Sixth Consumer Trends Report ,2017 Article 9 of EIOPA s founding Regulation requires the Authority to collect analyse and report on consumer trends The term consumer trend is not defined in the EIOPA Regulation EIOPA has devised the following working definition Evolutions in consumer behaviour in the insurance and pensions markets related to the relationship between consumers and undertakings including intermediaries that are significant in their impact or novelty To date EIOPA has published five Consumer Trends reports The report covers trends both in the insurance sector and in the pensions sector

Summary Presentation of the Key Findings Form the 2021 Consumer Trends Report ,2022 The heat map which takes into account the data collected for the report and relevant supervisory judgement represents actual findings which have been identified at the European level it may not be a specific accurate reflection of risks in different Member States

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