

Living Sustainable @ Home European Market Research

Results



To Tanguy CARADEC – Europ Assistance

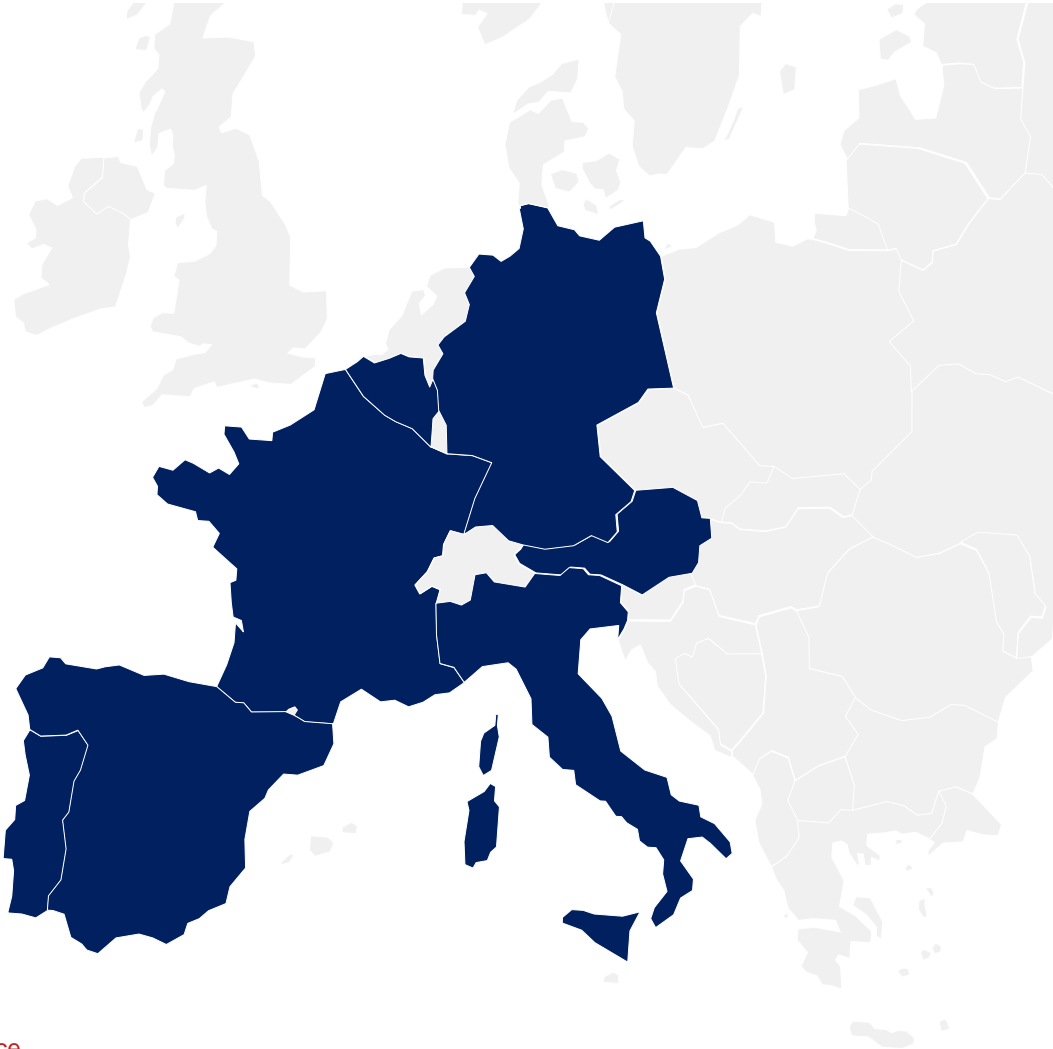
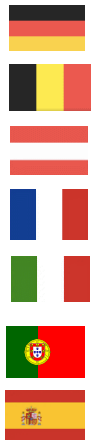
From Florence Hussenot, Magali Chareyron - Adwise

September 2023



Methodology

7 countries investigated : Germany, Belgium, Austria, France, Italy, Portugal, Spain



Online quantitative survey

Sample

1,000 interviews per country, nationally representative

➔ **7,000 people in total.**

Length of interview

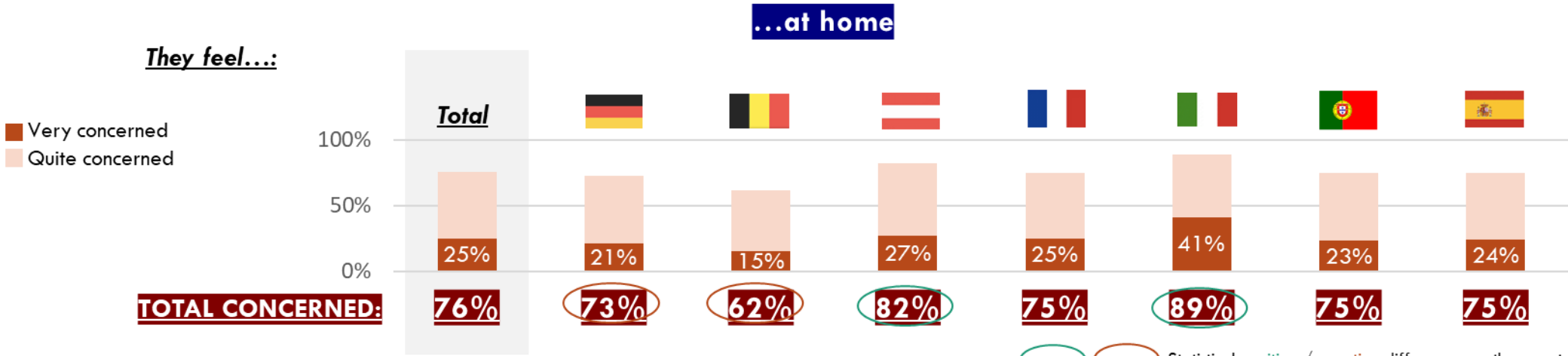
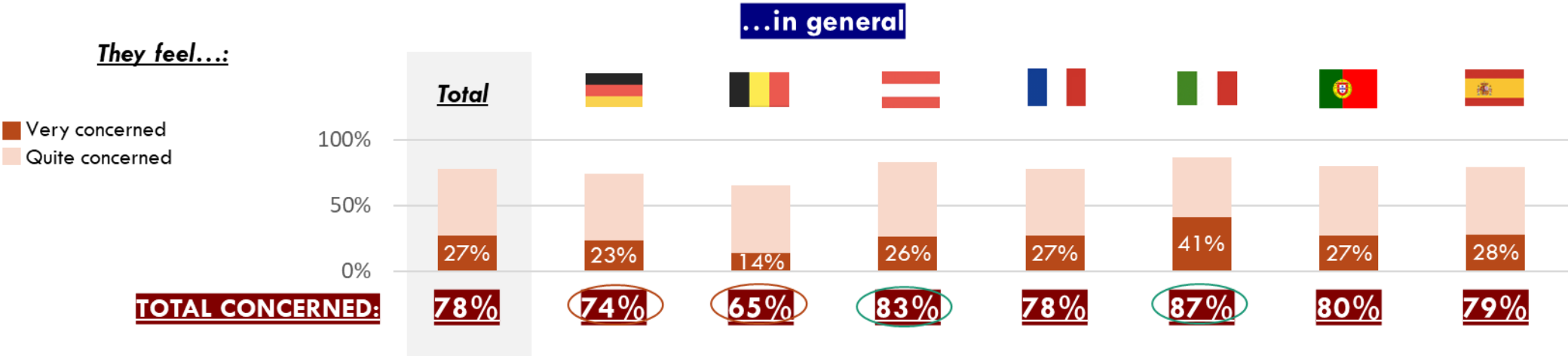
- Around 20 minutes

Fieldwork

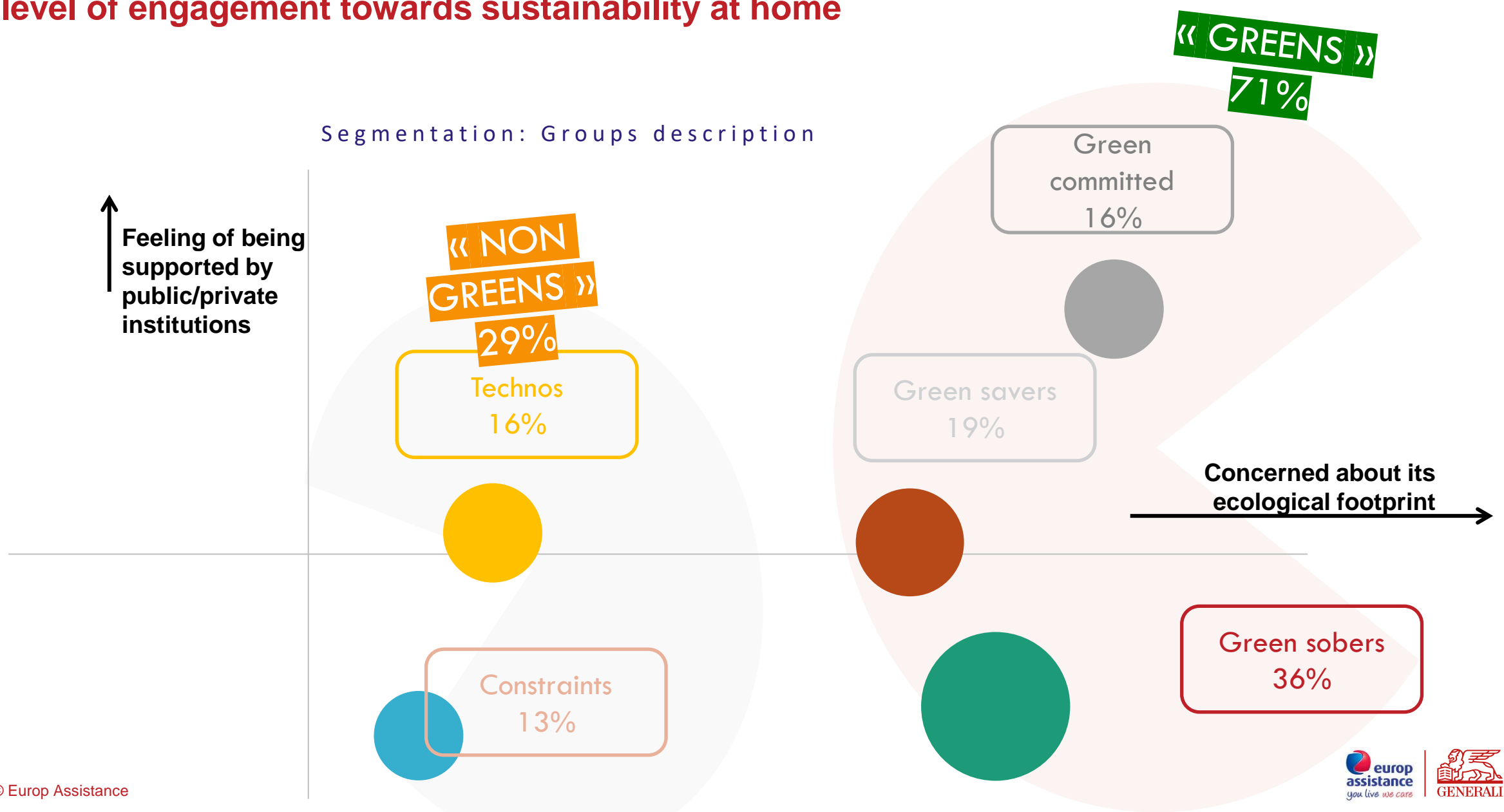
- From mid-July to mid-August 2023

Europeans declare high environmental concern (78%) with a higher level in Southern European countries compared with Northern Europe.

Level of concern with reducing ecological footprint...



Although a vast majority is concerned about their ecological footprint, there are different level of engagement towards sustainability at home



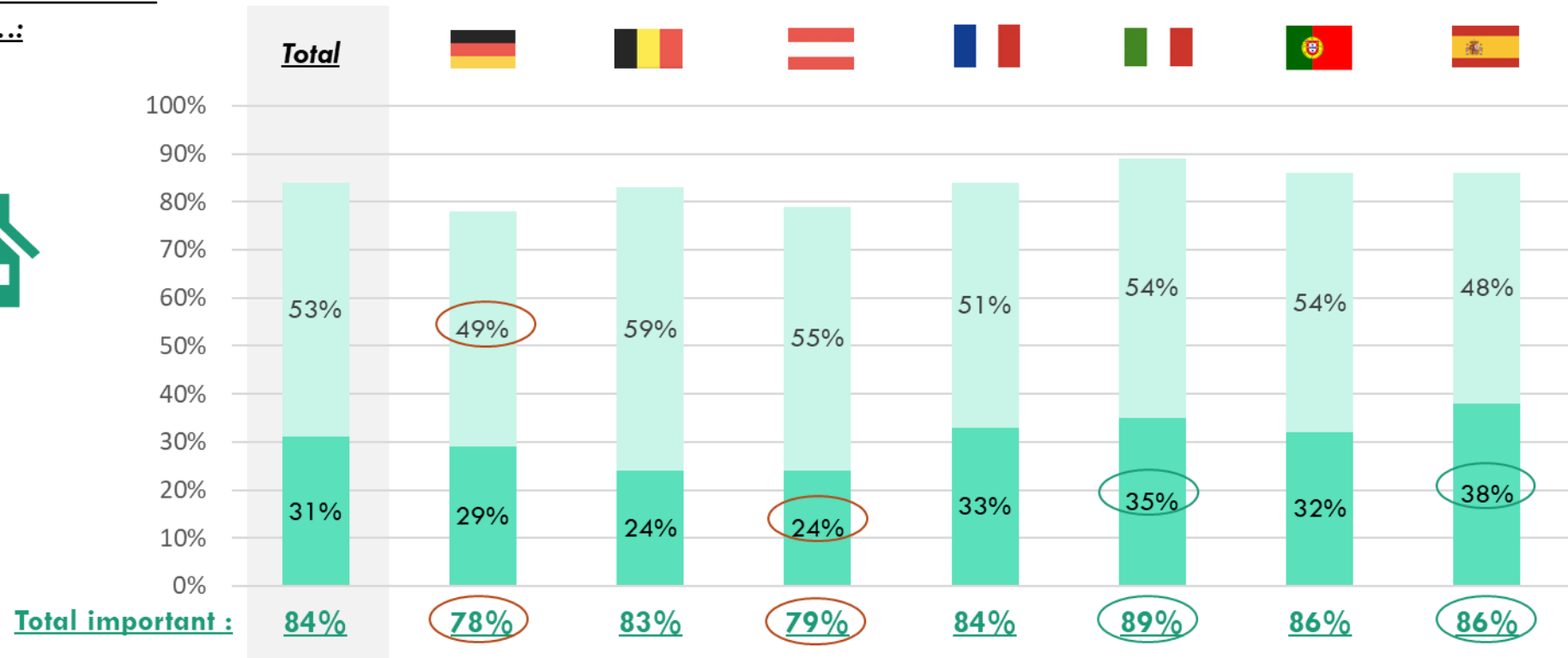
Concern is both for the planet and their own homes: 84% of Europeans consider important or very important that their homes are protected by their insurance in case of climatic risk (like hail, flooding, drought,...)

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Importance when choosing a home insurance of a climatic risk cover

The possibility to protect their home against climatic risk is...:

Very important
Quite important









Most europeans favor ecological behaviors that are easy: recycling waste (88%), reducing energy consumption (85%).

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Actions already implemented

They have already implemented the following actions...:

% ALREADY IMPLEMENTED

	TOTAL							
Recycling waste (plastic, glass, paper, organic...)	88%	86%	88%	91%	85%	87%	91%	85%
Reduce energy consumption	85%	85%	86%	88%	84%	83%	88%	84%
Reducing waste	85%	85%	85%	88%	84%	84%	92%	79%
Repair appliances when possible (instead of buying new ones)	78%	76%	74%	82%	76%	80%	84%	75%
Repair leakages	72%	52%	75%	71%	78%	81%	74%	74%
Insulate your walls, floors, roof	53%	48%	64%	59%	56%	49%	48%	49%
Renovate your roof, outside doors, windows	51%	43%	56%	56%	55%	56%	43%	46%
Installation of flow restrictors in the kitchen and bathroom to save water	47%	48%	36%	43%	54%	61%	41%	46%
Connection to energy saving apps or monitoring systems	44%	42%	41%	36%	44%	46%	48%	53%
Use of recycling building materials	43%	44%	41%	46%	45%	46%	41%	39%
Install renewable energies	40%	37%	49%	62%	36%	37%	27%	34%
Ask for an energy diagnosis for home	36%	29%	34%	34%	40%	38%	38%	36%
Ask for H.A maintenance by videoconference instead of requesting a visit from a technician	30%	30%	29%	28%	33%	32%	24%	35%
Installation of charging points for your electric vehicle	23%	23%	22%	20%	26%	26%	18%	26%

QB1. What actions have you already implemented in your home to reduce your ecological footprint?

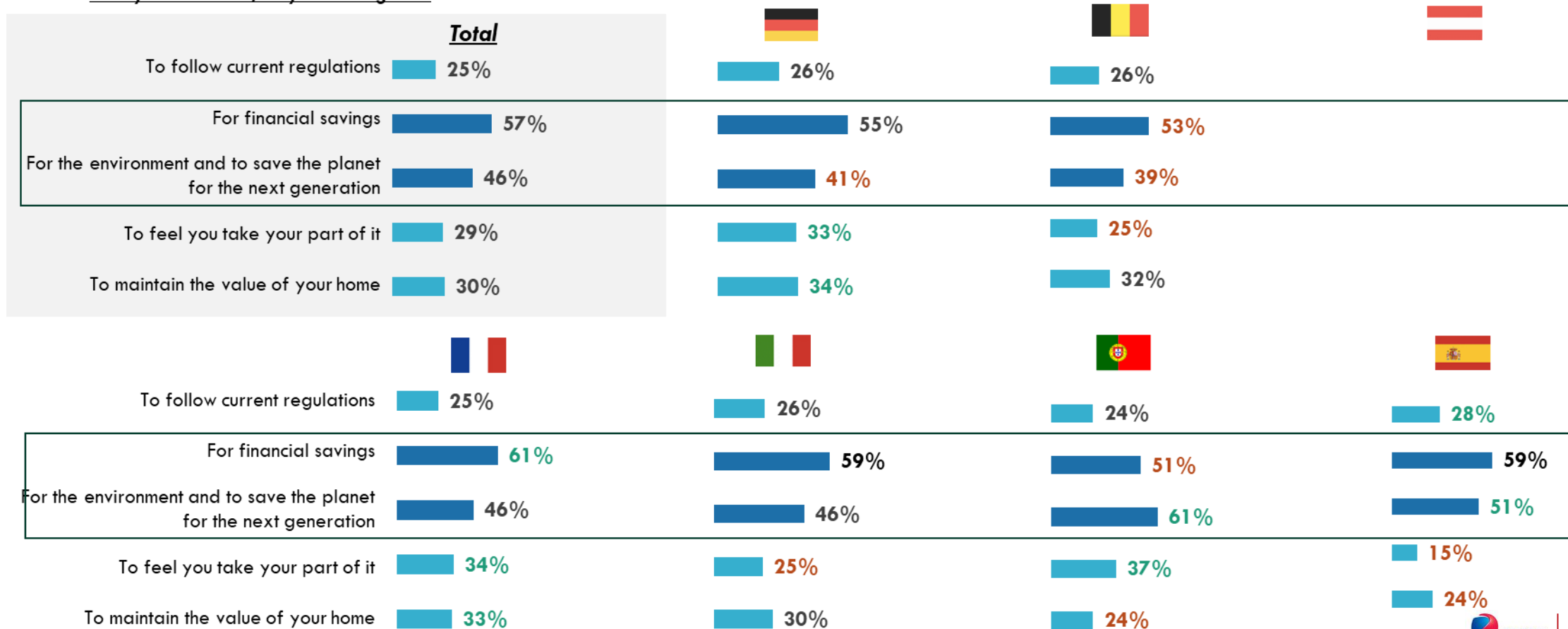
X% / Y%: Statistical positive / negative difference vs other countries

Europeans also favor actions that bring financial savings: financial saving is the primary motivation (57% of the European population surveyed), ahead from saving the planet (46%).

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Reasons why to take actions

If they take actions, they are doing it...:









Money matters: implementation rates fall drastically for more costly actions like homes insulation (53%) or renewable energies installation (40%), partly due to lack of knowledge on existing solutions and subsidies

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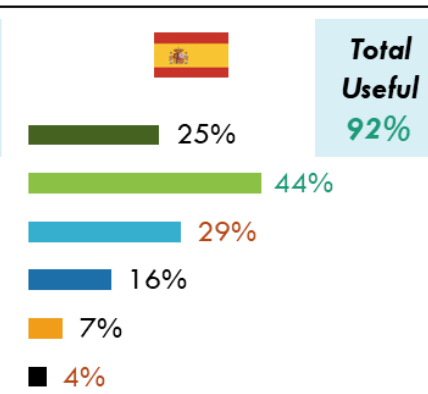
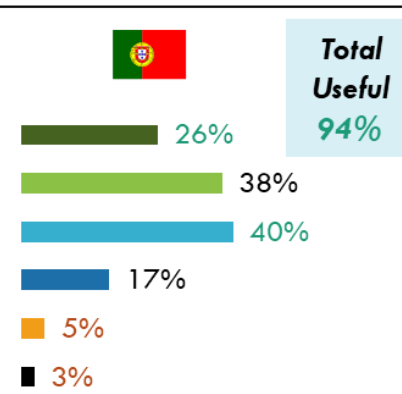
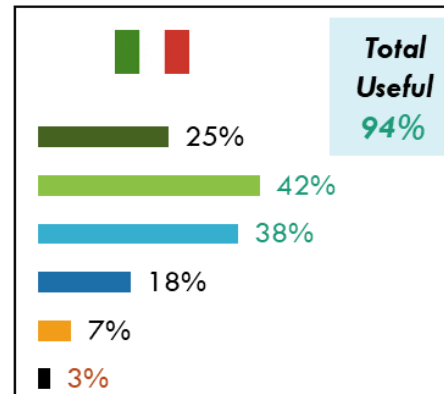
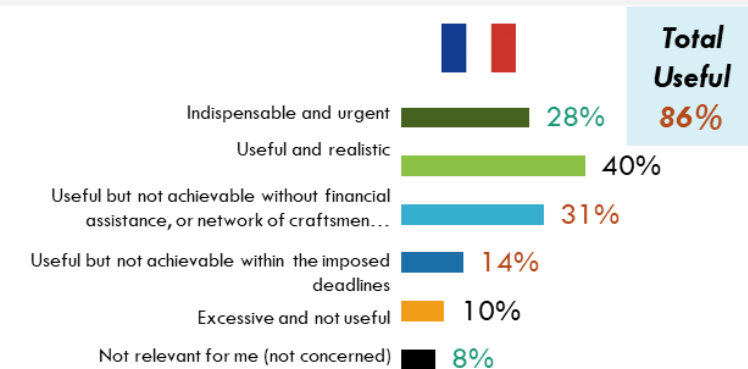
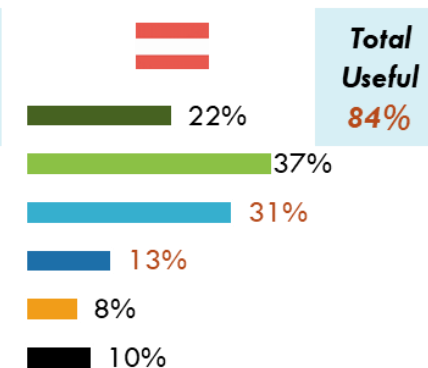
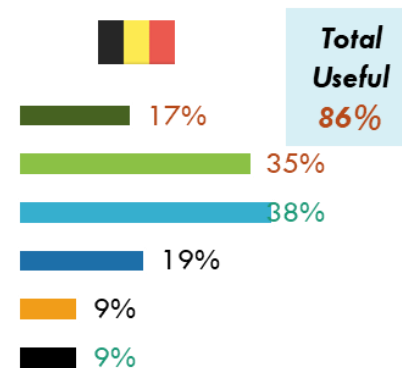
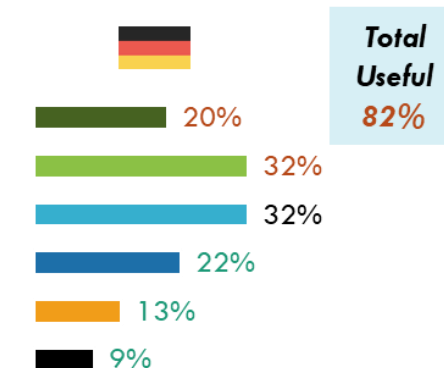
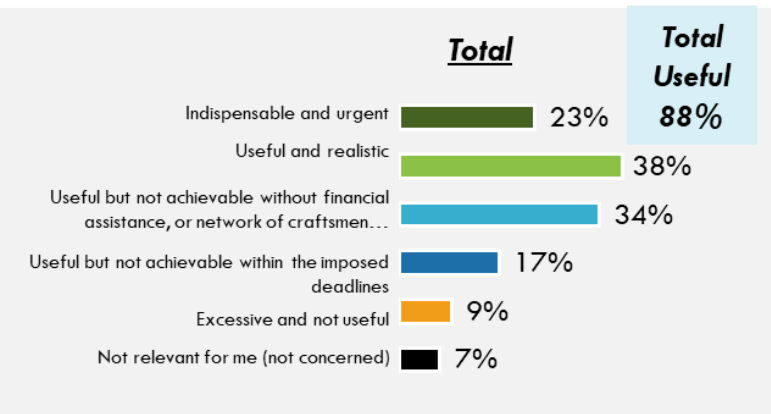
Although 88% of European think that ecological obligations and norms are useful, 34% think it is not achievable without financial assistance or practical support...

Perception of obligations and new norms

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They perceive the obligations and new norms imposed by the public authorities regarding the ecological transformation of their home as...:

■ Indispensable and urgent ■ Useful and realistic ■ Useful but not achievable without assistance (financial, access to trusted network of craftsmen) ■ Useful but not achievable within the imposed deadlines ■ Excessive and not useful ■ Not relevant



... but today most Europeans do not feel supported by public institutions (54%) or insurers (61%) in adopting green behaviors

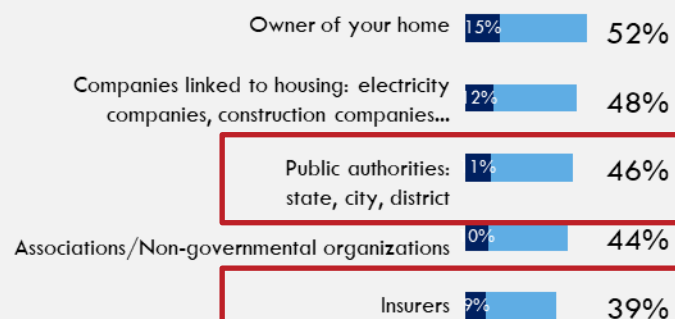
- Yes, a lot
- Yes, quite a lot

Perception of entities' support

They feel supported by the ecological / sustainable actions, initiatives and proposals of...:

% FEEL WELL SUPPORTED

Total



Next step: how can we collectively engage in actionable solutions to reduce Co2 emissions?

There is an opportunity for public and private companies to be more present. In particular Insurers who are perceived as the number 1 possible provider of coverage against climatic risk (65%) well above state and public services (20%). Insurers can meet a high need of Europeans for repair service, advice on subsidies or information on living a more sustainable lifestyle.

For all the reasons above, Europ Assistance wants to be the partner of responsible insurers and is engaging in a dialog with its partners on climatic emergency