

Survey

Consumer Perception of Legal Issues and Legal Protection Insurance in France, Germany, the Netherlands, Ireland, Hungary, the Czech Republic, Switzerland and Belgium

By Ipsos



Objectives of the survey

Understand how consumers perceive legal issues and legal protection insurers and want to solve disputes in France, Germany, the Netherlands, Ireland, Hungary, the Czech Republic, Switzerland and Belgium, as well as how they prefer to communicate.

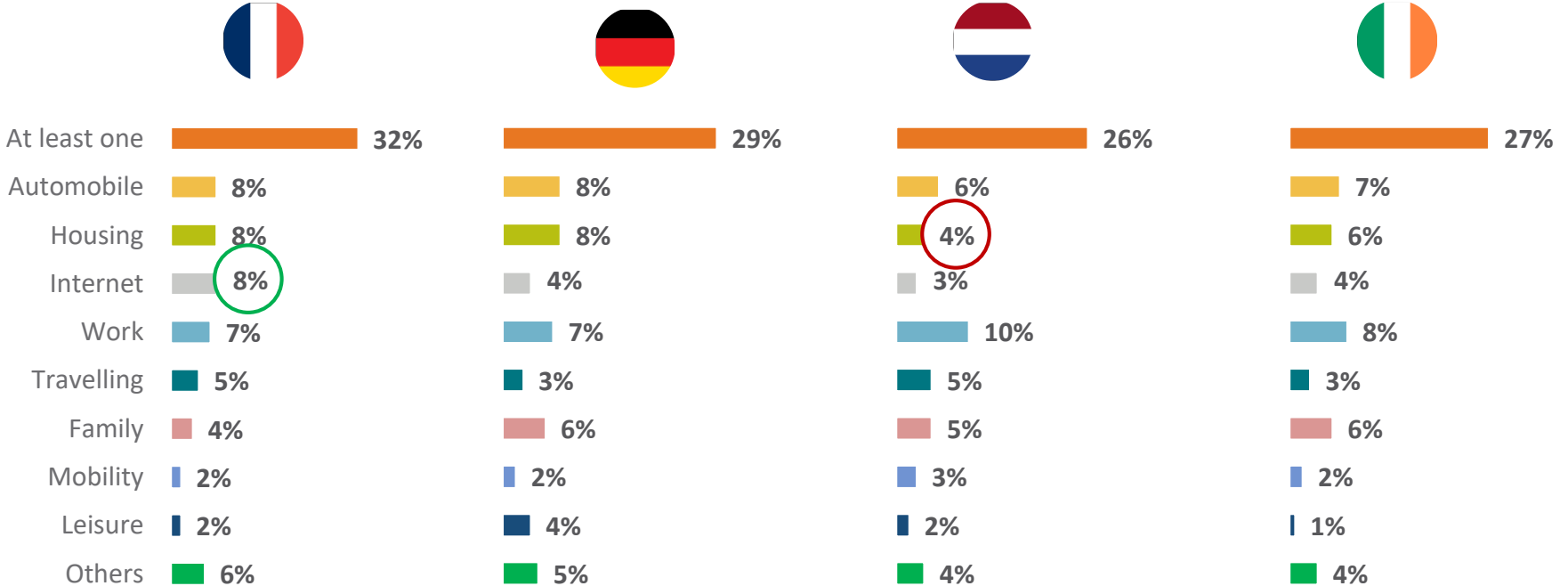
PREVIOUS LEGAL DISPUTE

Over a quarter of the respondents have already been involved in a legal dispute over the past 5 years in different areas of life.



Have you had a legal dispute in the past 5 years in the following areas?

Base : All



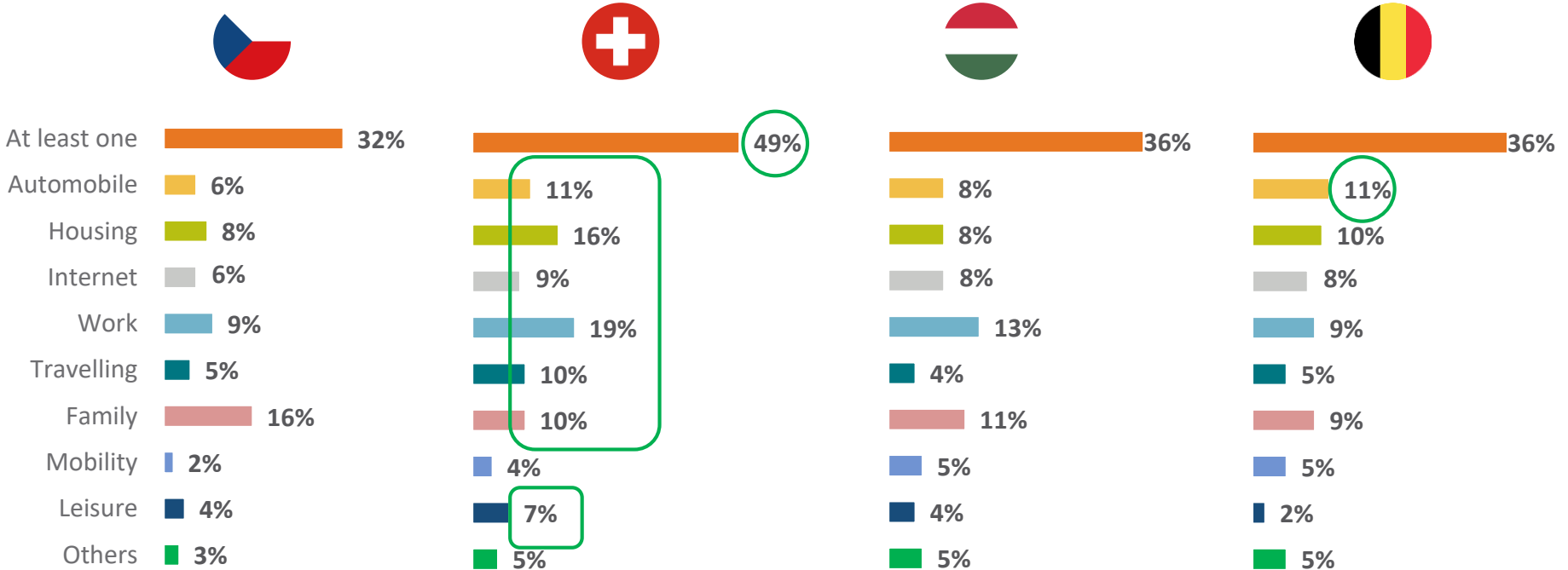
PREVIOUS LEGAL DISPUTE

In Switzerland, the rate reaches 1 in 2.



Have you had a legal dispute in the past 5 years in the following areas?

Base : All



RISK OF A LEGAL DISPUTE ESTIMATION – 1/2

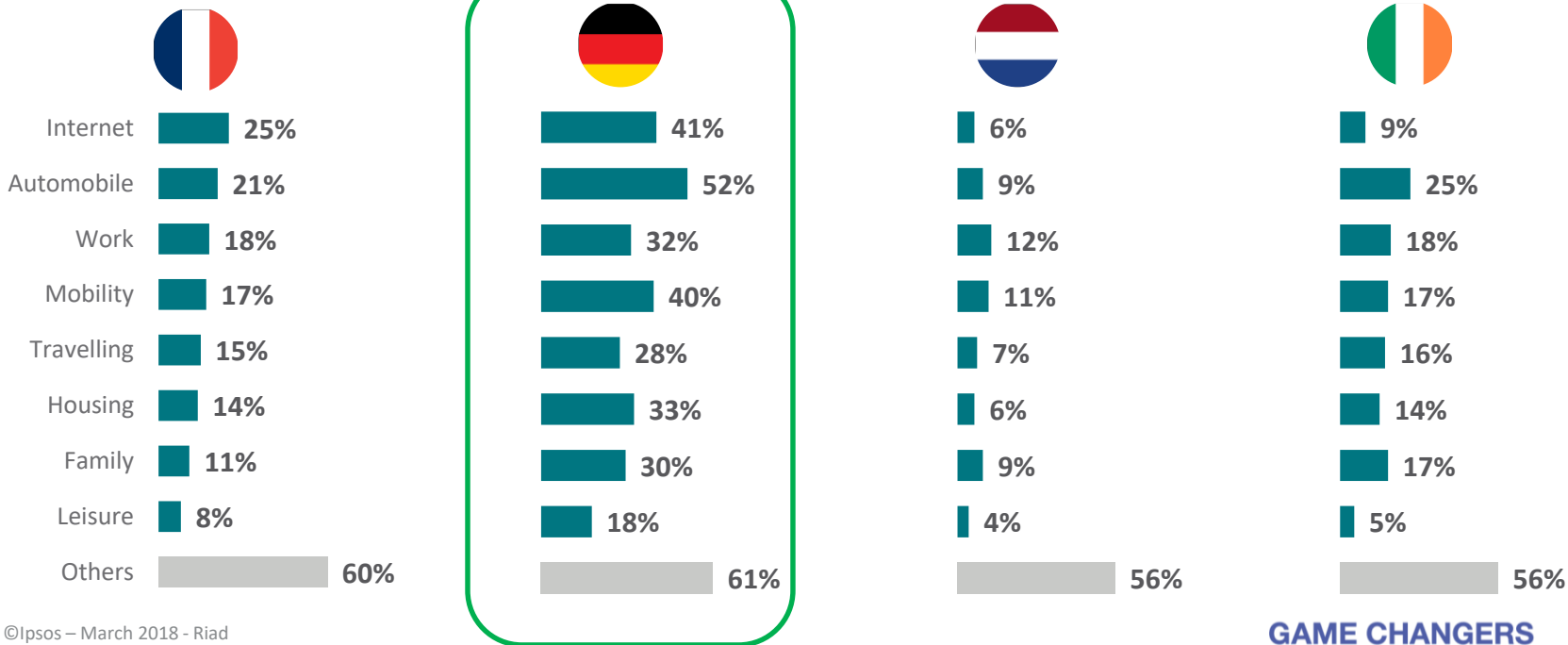


The estimated level of risk of being involved in a legal dispute is globally low, except in Germany, Switzerland and the Czech Republic.

How would you estimate the level of risk of a legal dispute in the following areas of your life?

Base : All

Subtotal Very high risk + High risk



HOW PEOPLE CONCEIVE THE RISK OF A LEGAL DISPUTE – 2/2

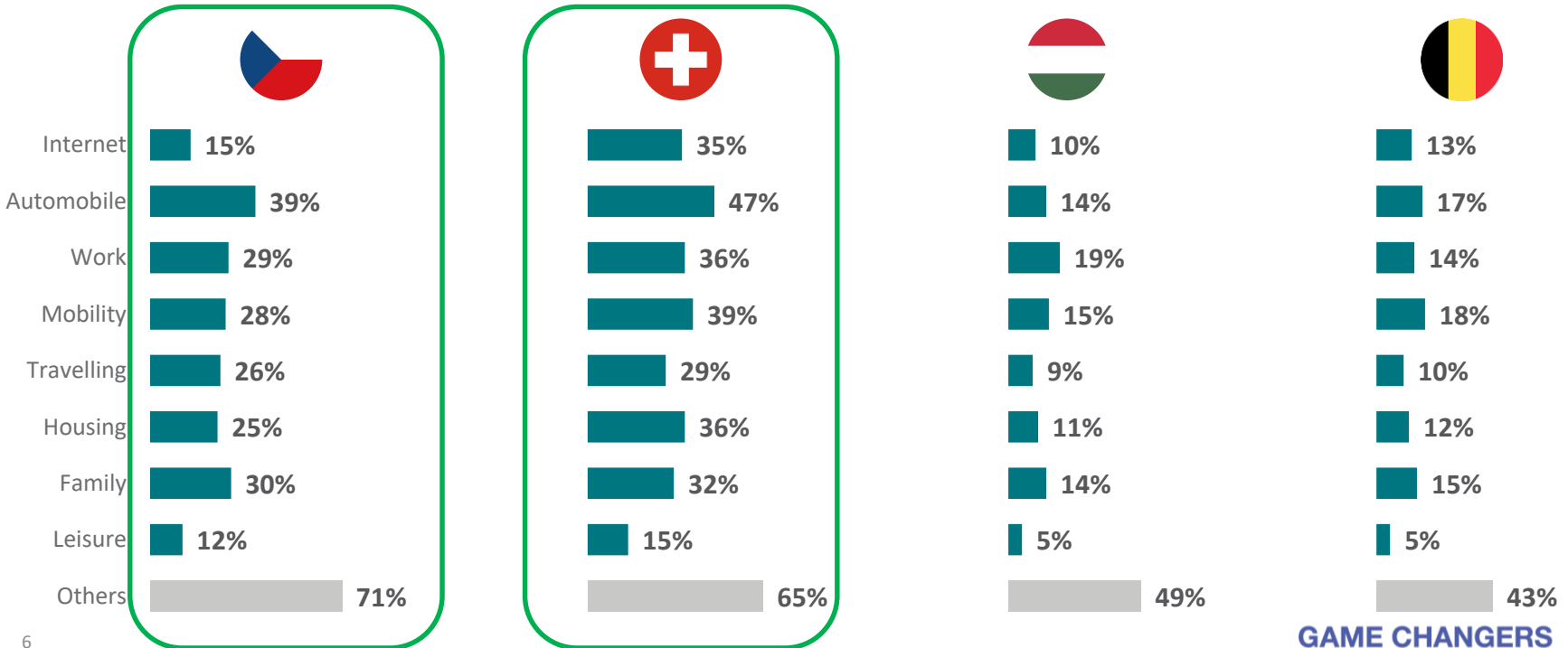


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How would you estimate the level of risk of a legal dispute in the following areas of your life?

Base : All

Subtotal Very high risk + High risk



HOW PEOPLE CONCEIVE THE RISK OF A LEGAL DISPUTE

Millennials only see a higher risk for housing while they concur with the judgment of the general population regarding the other risks.



How would you estimate the level of risk of a legal dispute in the following areas of your life?

Base : All

*Subtotal Very high risk + High risk
In HOUSING*



France



Germany



The Netherlands



Ireland



Czech Republic



Switzerland



Hungary



Belgium

General
Population

14%

33%

6%

14%

25%

36%

11%

12%

Millennials
(18-34yo)

15%

43%

11%


22%

32%

49%

17%

17%

 Significantly higher than the general population

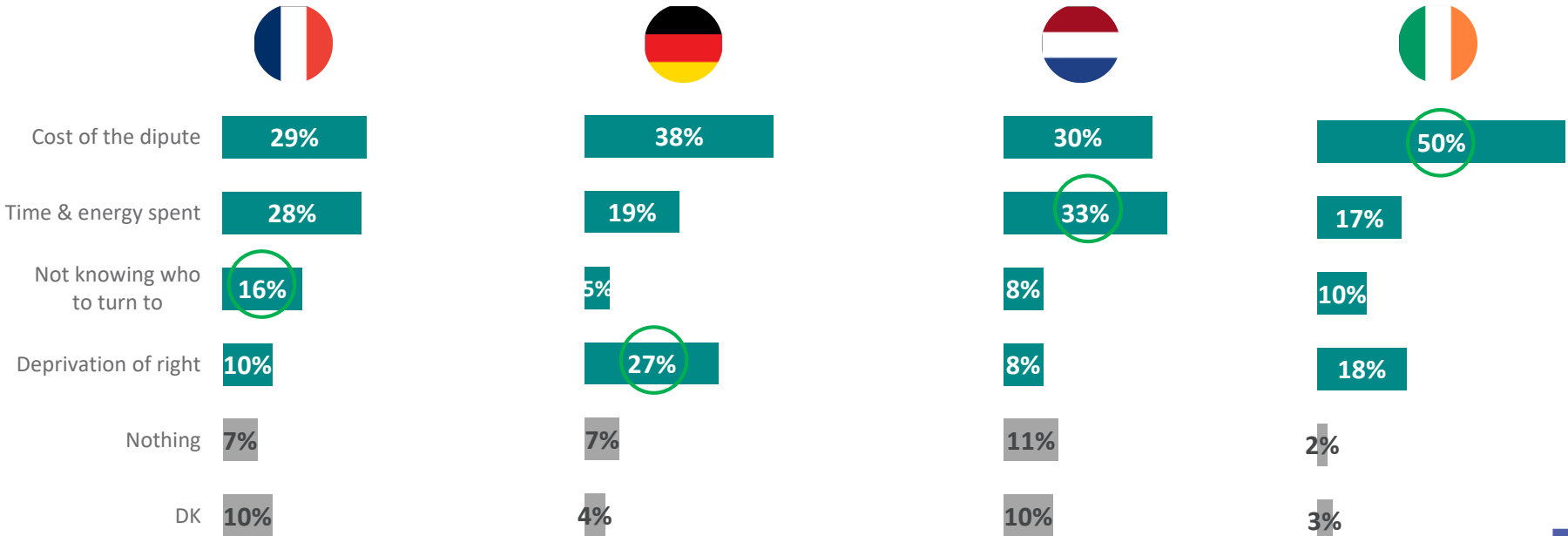
MOSTLY FEARED EVENT



If the cost of the dispute is the main concern in every country, especially in Ireland and the Czech Republic, the time and energy spent (NL, FR, CH), as well as the deprivation of right (DE) are also feared.

In the case of a legal dispute, what do you fear the most?

Base : All



Significantly higher than the other countries

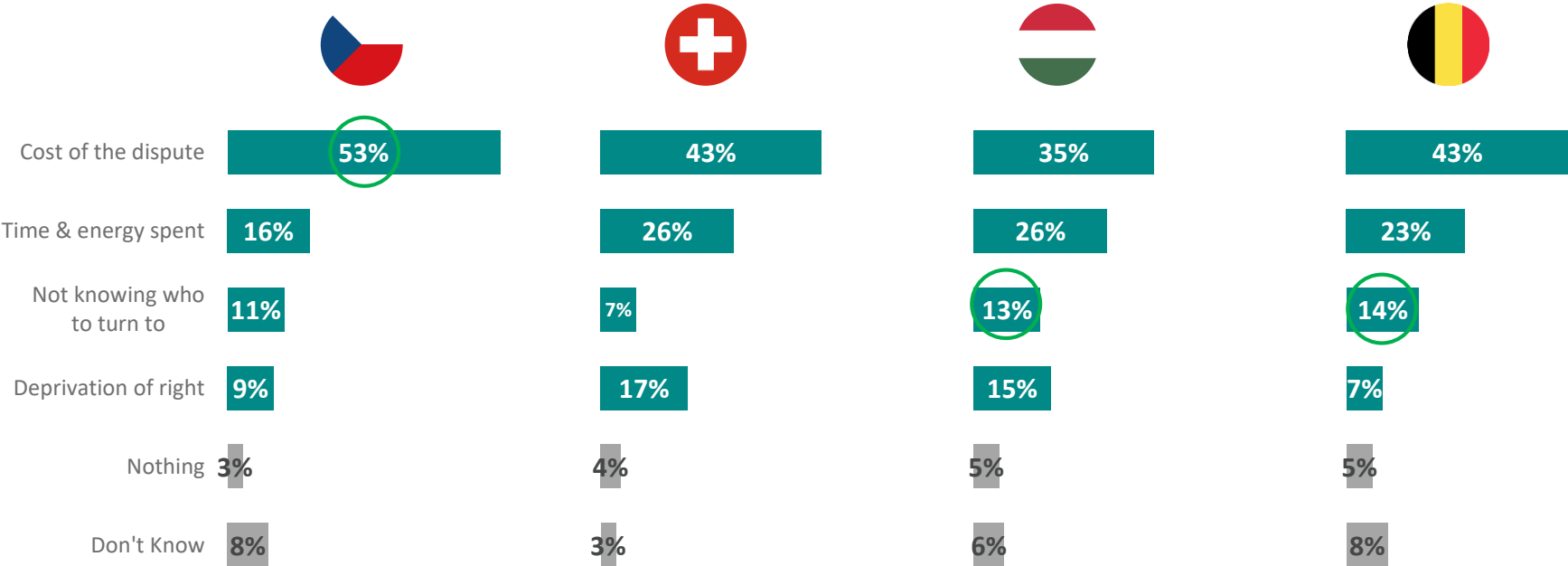
MOSTLY FEARED ASPECTS OF A LEGAL DISPUTE



If the cost of the dispute is the main concern in every country, especially in Ireland and the Czech Republic, the time and energy spent (NL, FR, CH), as well as the deprivation of right (DE) are also feared.

In the case of a legal dispute, what do you fear the most?

Base : All



INFORMATION IN CASE OF A LEGAL DISPUTE

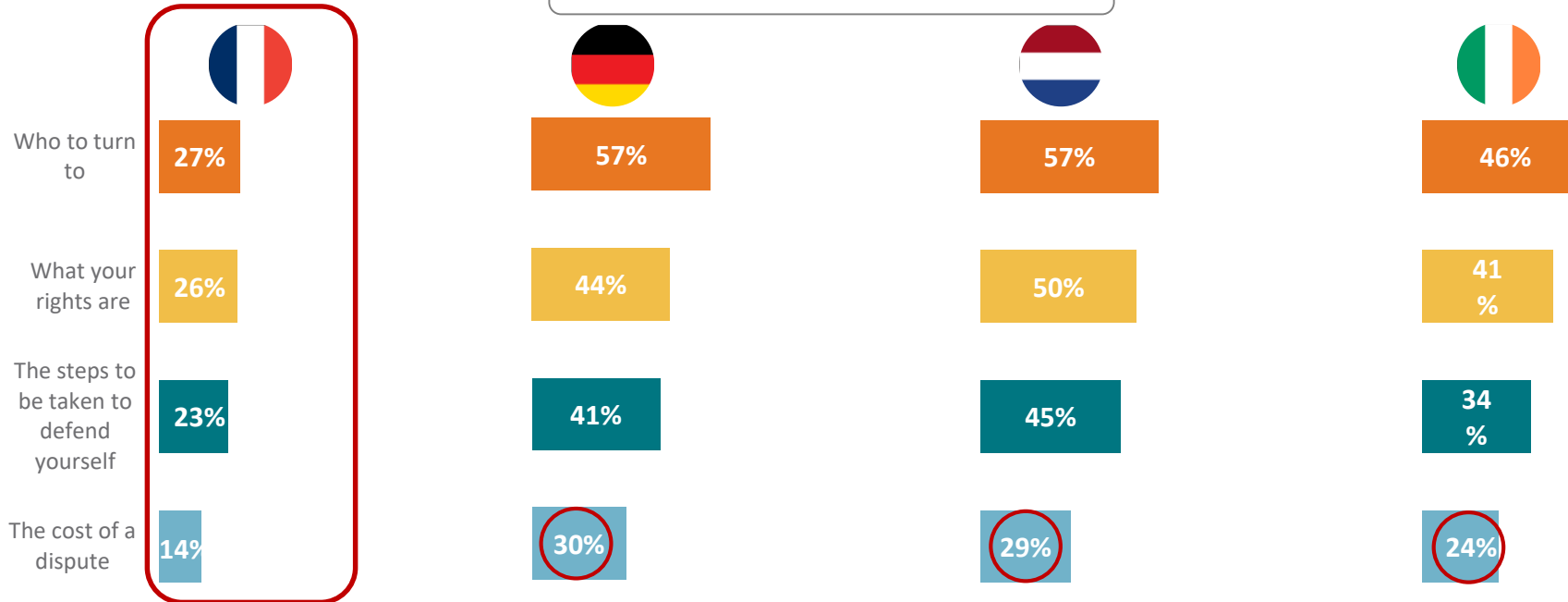


The feeling of being sufficiently informed is quite low, especially in France and in Belgium. The cost of a dispute is the item that respondents know the least about.

In the case of a legal dispute, do you feel informed regarding the following elements?

Base : All

Subtotal Very well informed + Quite well informed



INFORMATION IN CASE OF A LEGAL DISPUTE

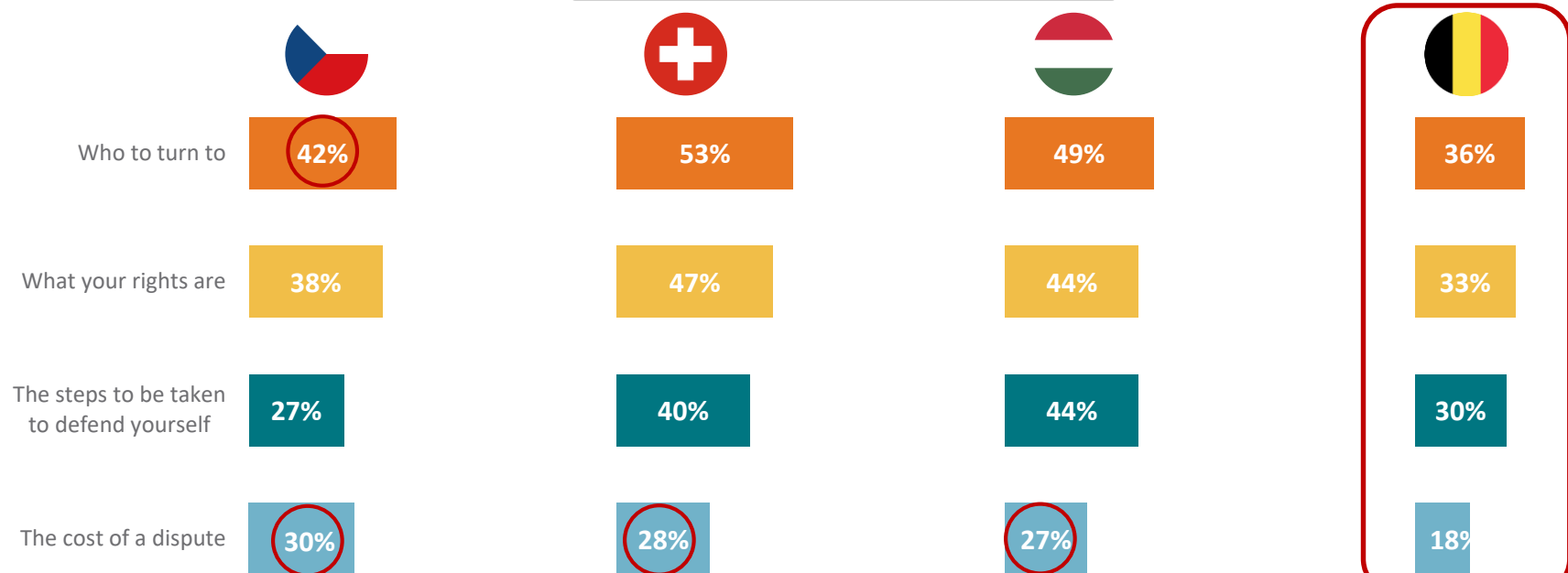


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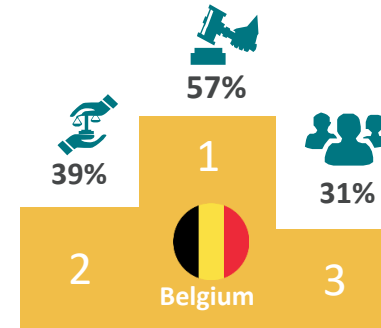
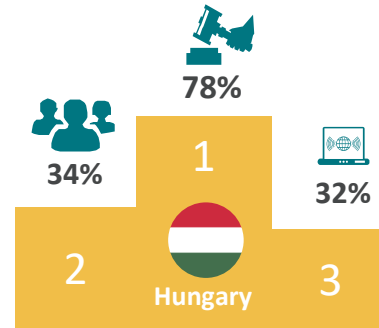
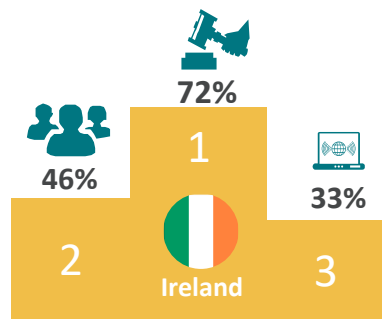
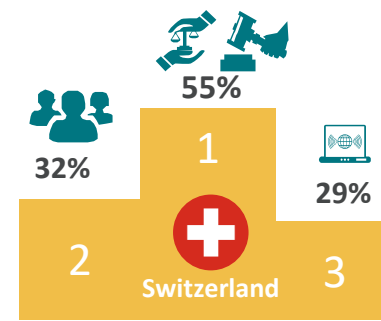
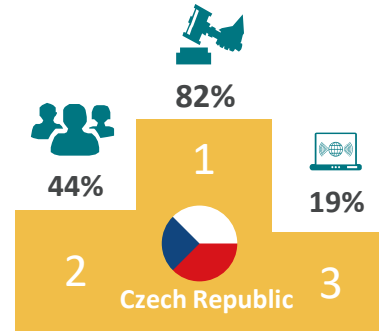
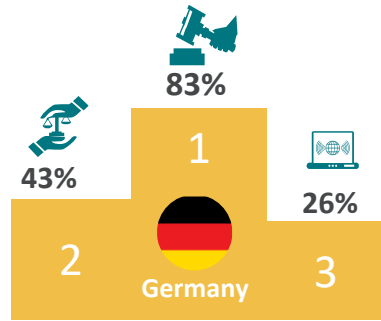
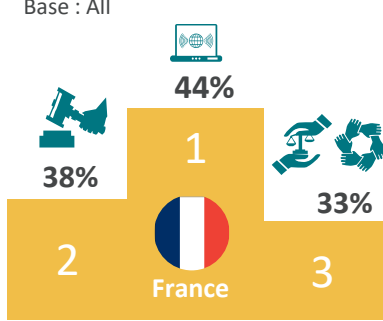
Subtotal Very well informed + Quite well informed



REFERENCE IN CASE OF A LEGAL DISPUTE – 1/3

When needing help concerning a legal dispute, most countries turn primarily to lawyers, except the Dutch, who favor legal protection insurers and the French, who refer first to the internet.

Who would you turn to for help if you had a legal dispute?
Base : All



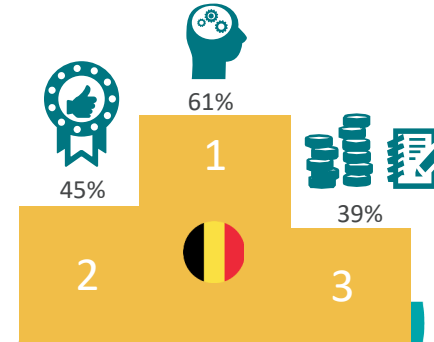
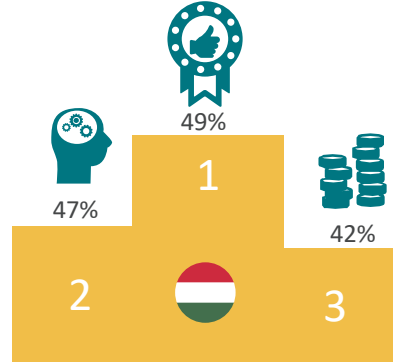
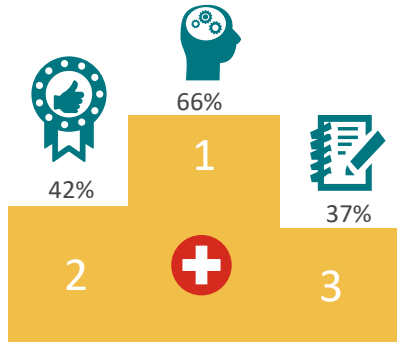
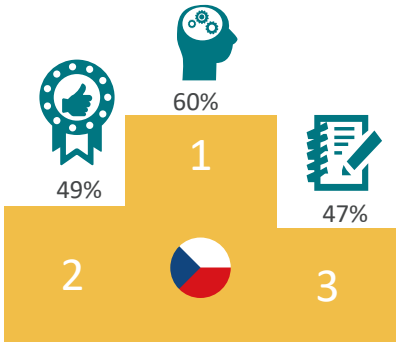
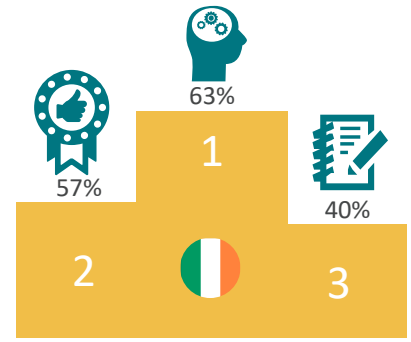
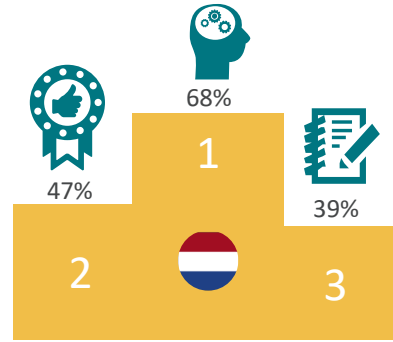
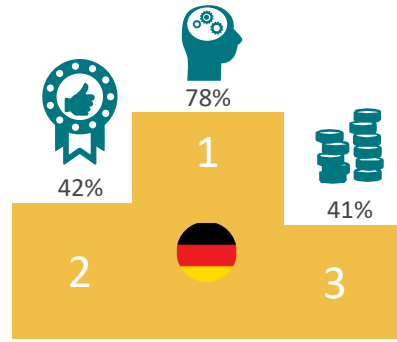
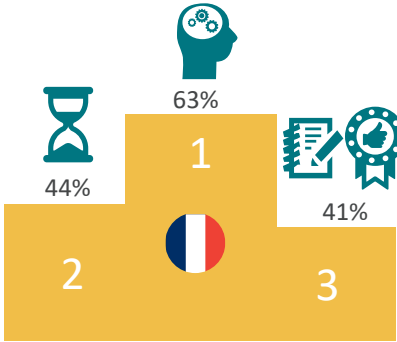
MOST IMPORTANT ELEMENTS IN CASE OF A LEGAL DISPUTE -1/3



Across countries all respondents see competence as the most important element, except in Hungary, where the quality of service is the main element.

In case of a legal dispute, which of these elements are the most important to you?

Base : All



RESOURCES PERFORMANCE – CROSS-COUNTRY COMPARISON - 1/2



Lawyers and legal protection insurers perform well on the competence dimension. Respondents appreciate the understandability of the information provided by consumer associations and the availability of the internet resources.

How would you evaluate the performance of the following resources on each of the following dimensions?

Base : All

Top quality of each resource



Competence in legal dispute
73%

Competence in legal dispute
74%

Competence in legal dispute
59%

Competence in legal dispute
70%



Competence in legal dispute
55%

Competence in legal dispute
59%

Competence in legal dispute /
Understandability of information
/ Availability of the resource
51%

Quality of service offered
39%



Value for money /
Availability of the resource
51%

Availability of the resource
50%

Availability of the resource
53%

Availability of the resource
61%



Understandability of information
66%

Understandability of information
38%

Understandability of information
52%

Understandability of information
57%

RESOURCES PERFORMANCE – CROSS-COUNTRY COMPARISON – 2/2



Lawyers and legal protection insurers perform well on the competence dimension. Respondents appreciate the understandability of the information provided by consumer associations and the availability of the internet resources.

How would you evaluate the performance of the following resources on each of the following dimensions?

Base : All

Top quality of each resource



Competence in legal dispute
71%

Competence in legal dispute
80%

Competence in legal dispute
77%

Competence in legal dispute
67%



Quality of service offered
46%

Competence in legal dispute
70%

Competence in legal dispute
48%

Competence in legal dispute
55%



Availability of the resource
59%

Swiftness in responding
58%

Swiftness in responding
64%

Availability of the resource
46%



Understandability of information
32%

Understandability of information
62%

Competence in legal dispute
48%

Understandability of information
49%



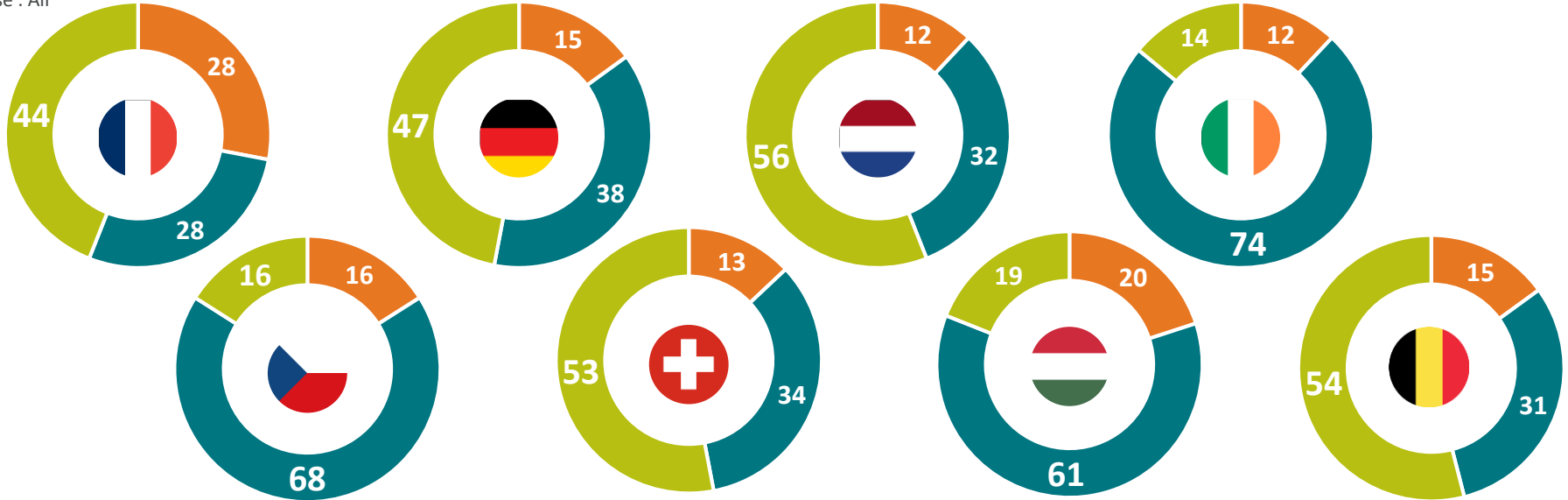
LEGAL ADVICE PREFERENCE



In most of the countries, paying for a legal protection insurance to prevent troubles is the favorite solution, except in Ireland, the Czech Republic and Hungary where respondents prefer to pay for legal advice once a legal dispute arises.

Which of the following statements do you agree the most with?

Base : All



I prefer not to pay for legal advice, everything is already available for free online | I prefer to pay for legal advice if a legal dispute arises

I prefer to pay for legal protection insurance to prevent troubles in case of a legal dispute



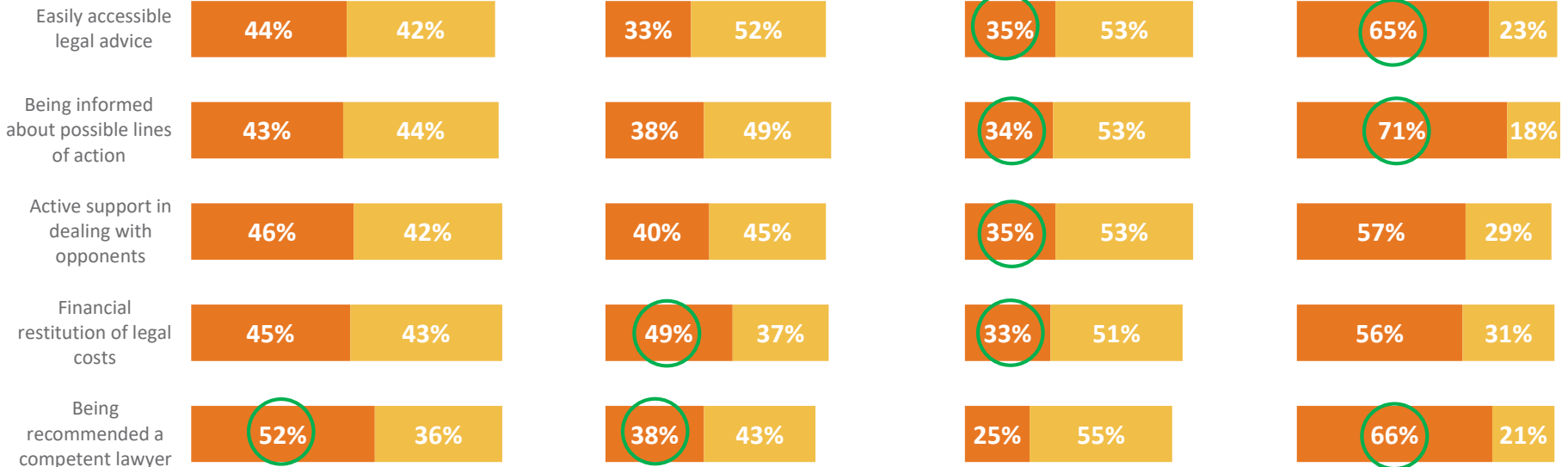
LEGAL PROTECTION INSURER – 1/2



Ireland and Hungary attach more importance to the accessibility and the quality of the information, while in the Netherlands the importance of the recommendation of a lawyer is rather low.

If dealing with a legal protection insurer, how important are the following elements to you?

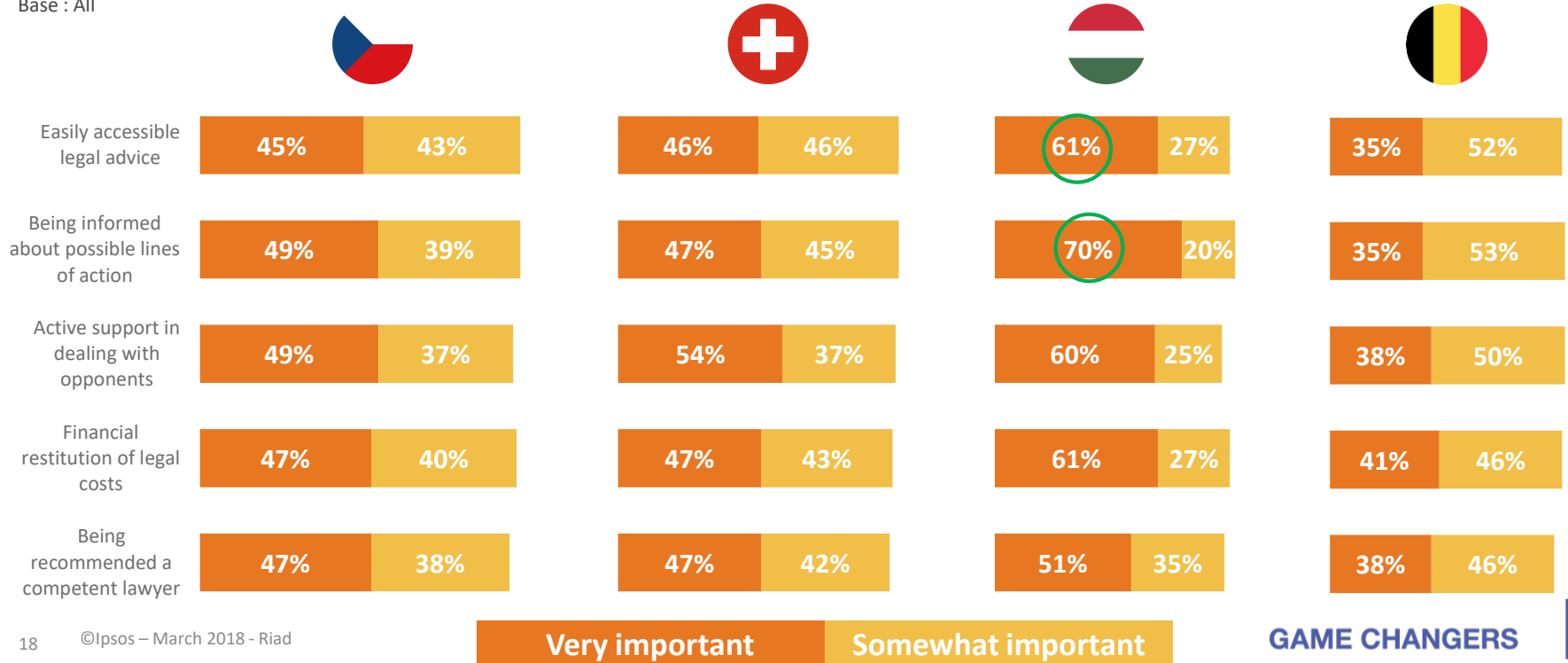
Base : All



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If dealing with a legal protection insurer, how important are the following elements to you?

Base : All



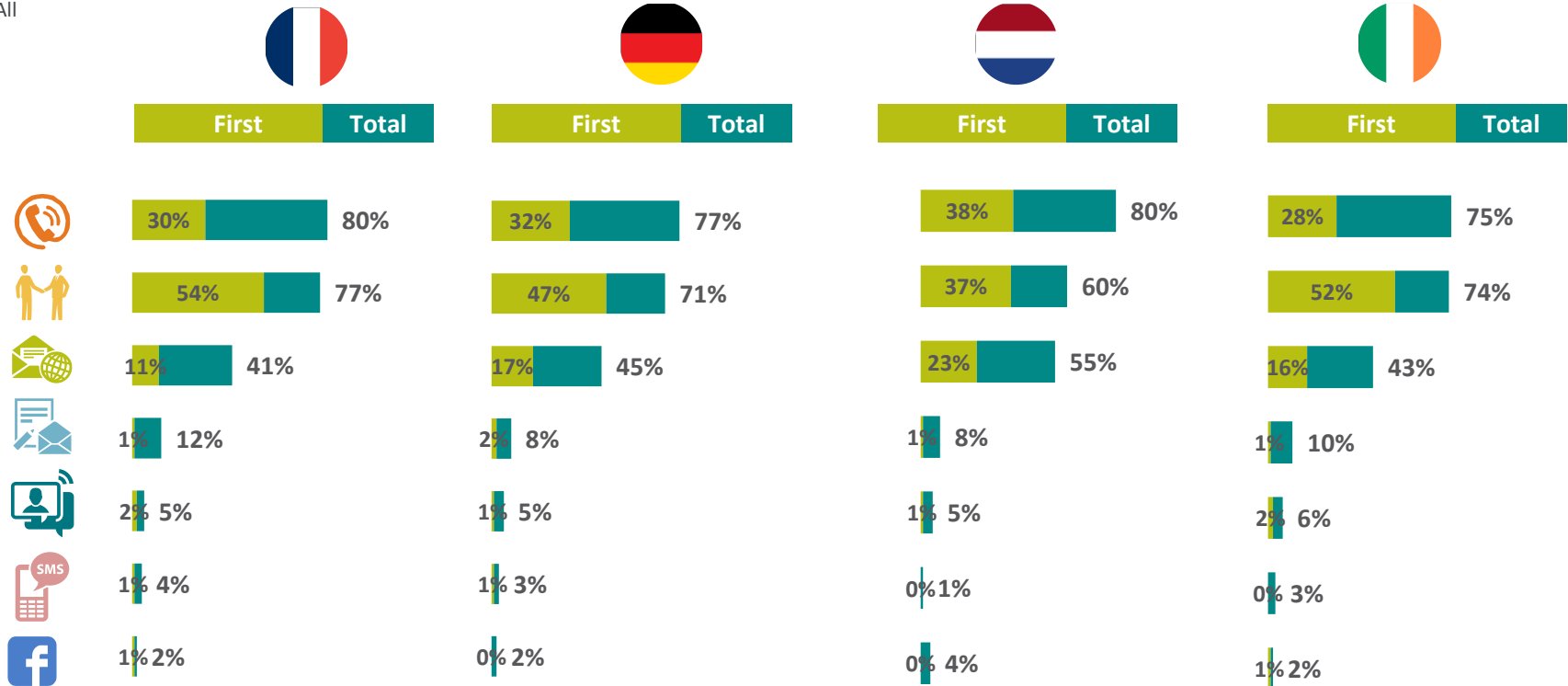
PREFERRED INTERACTION MEAN WITH A LEGAL PROTECTION INSURER-1/2

When interacting with a legal insurer, vocal interactions (telephone or face-to-face) are preferred.



How would you prefer to interact with a legal protection insurer?

Base : All



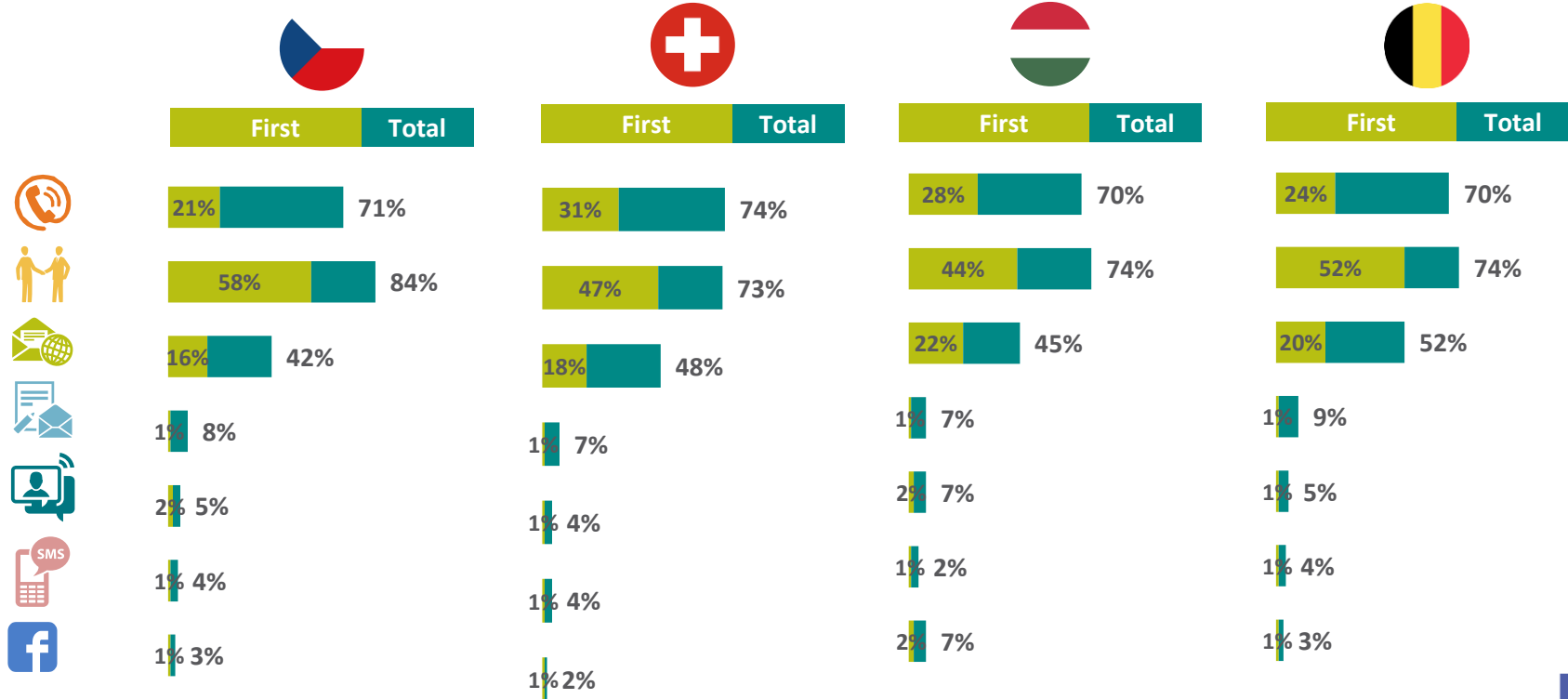
PREFERRED INTERACTION MEAN WITH A LEGAL PROTECTION INSURER-2/2

When interacting with a legal insurer, vocal interactions (telephone or face-to-face) are preferred.



How would you prefer to interact with a legal protection insurer?

Base : All

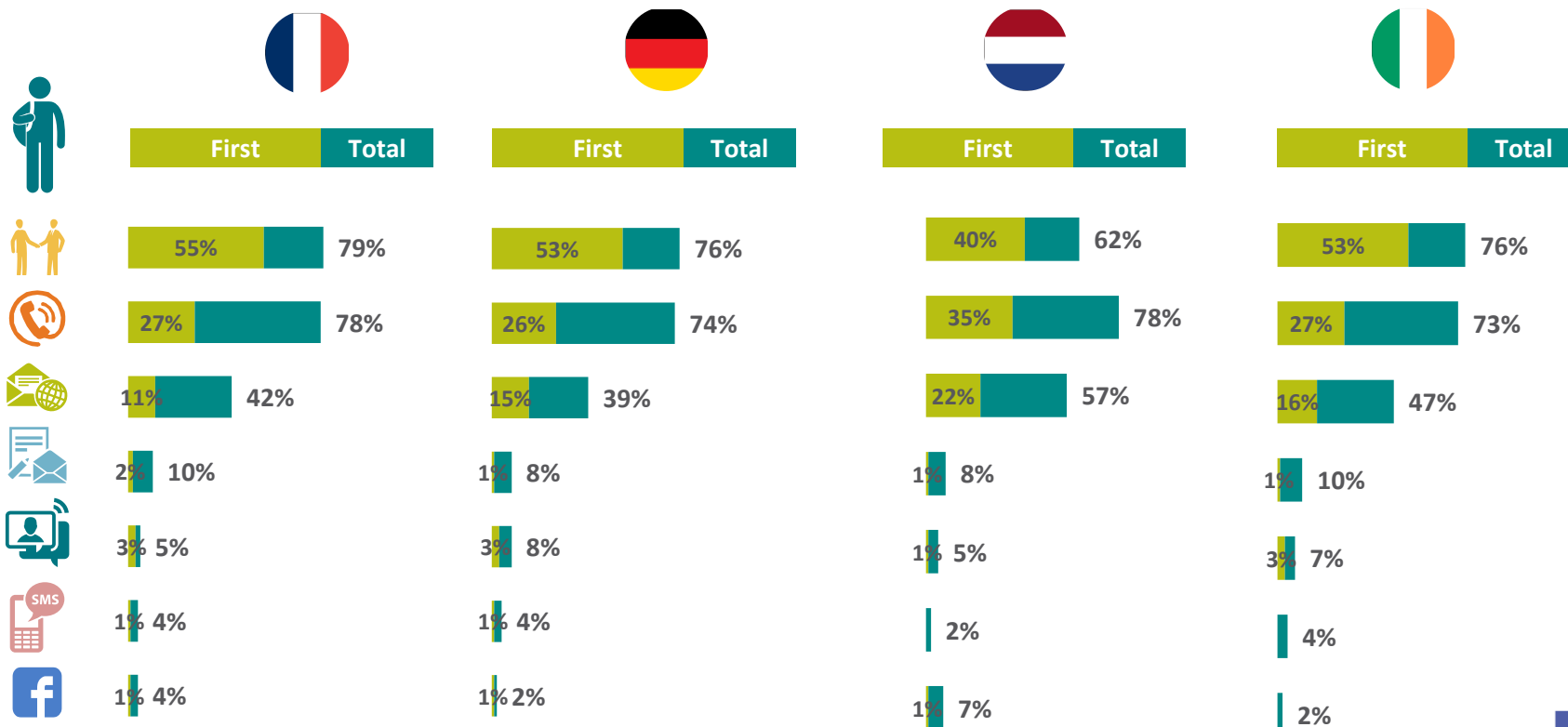


PREFERRED INTERACTION MEAN – MILLENNIALS-1/2

The same tendency is observed among the millennials.

How would you prefer to interact with a legal protection insurer?

Base : 18-34 YO

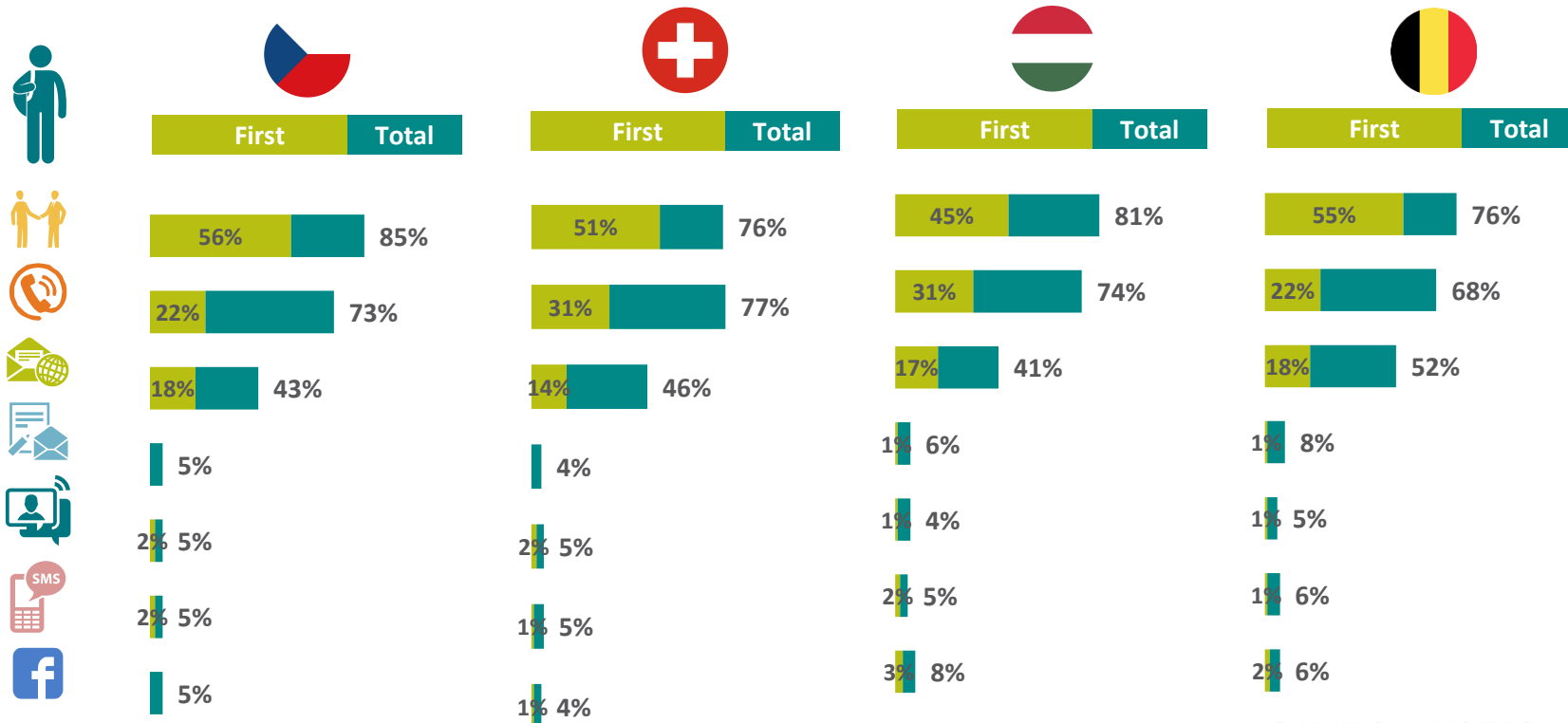


PREFERRED INTERACTION MEAN – MILLENNIALS – 2/2

The same tendency is observed among the millennials.

How would you prefer to interact with a legal protection insurer?

Base : 18-34 YO



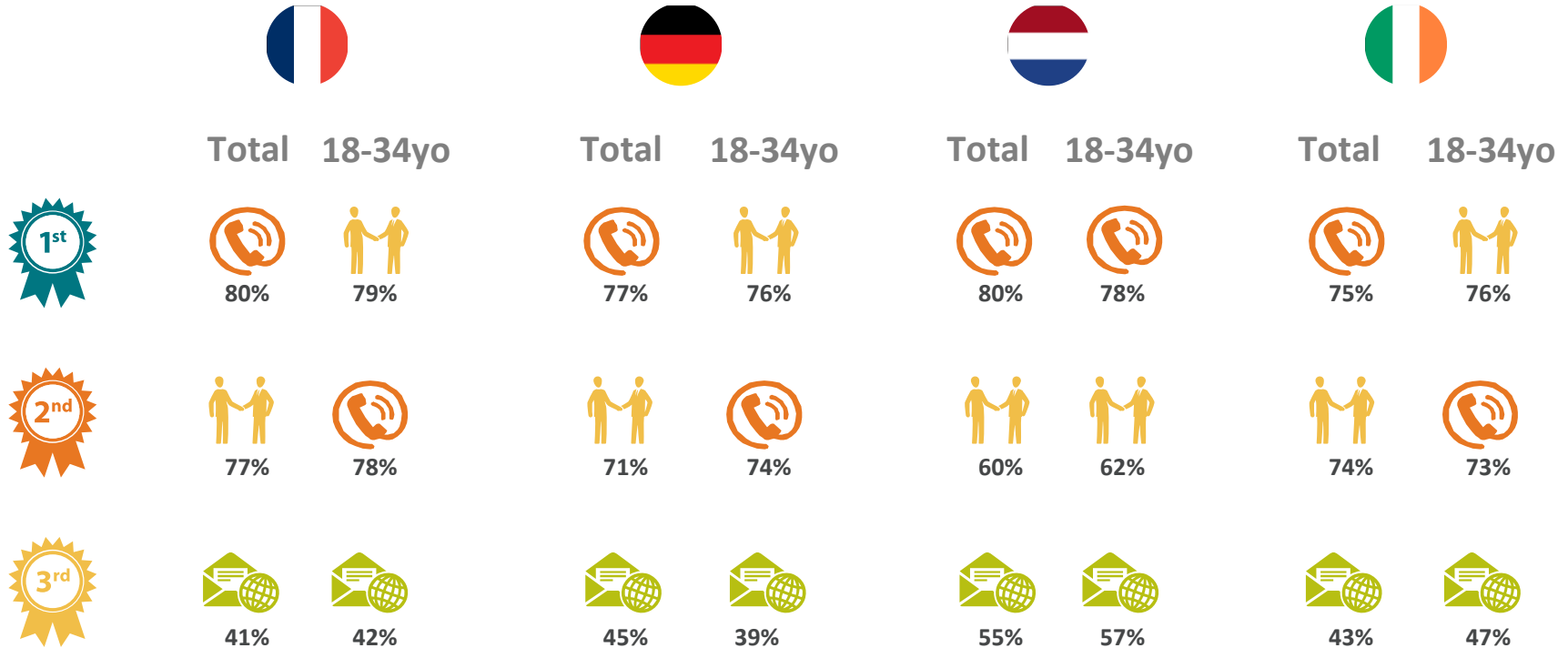
PREFERRED INTERACTION MEAN – RECAP – 1/2

In all countries age groups share the preference for vocal interaction.



How would you prefer to interact with a legal protection insurer?

Base : All



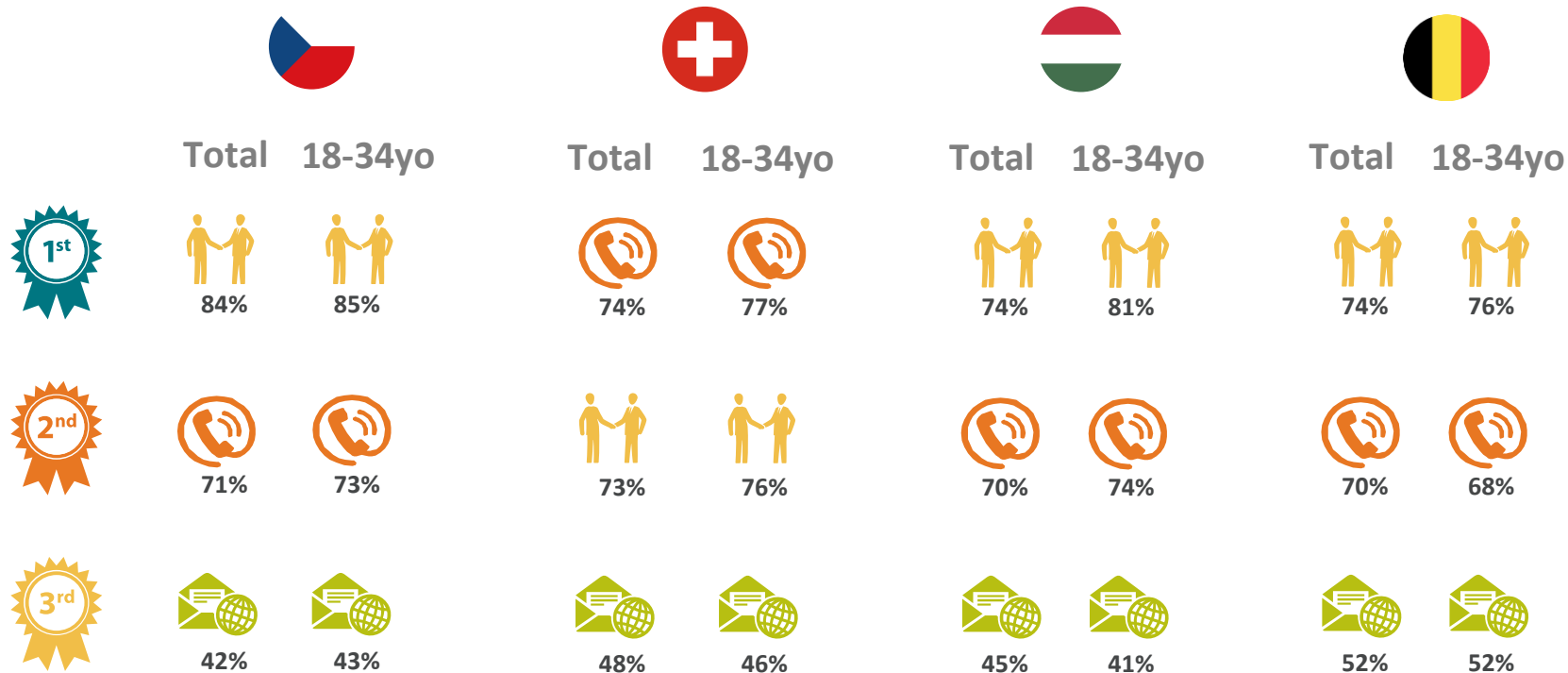
PREFERRED INTERACTION MEAN – RECAP – 2/2

In all countries age groups share the preference for vocal interaction.



How would you prefer to interact with a legal protection insurer?

Base : All



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