



# THE POLISH RISK MAP

HOW DO INSURERS RESPOND TO THE NEEDS OF SOCIETY?



## INTRODUCTION

### THE POLISH CHAMBER OF INSURANCE (PIU) HAS CREATED A RANKING OF THE MOST RELEVANT WORRIES AND CONCERNS OF POLES.

The Polish Risk Map shows what Poles are most afraid of and what negative events they consider most likely to occur in their lives. PIU matched these concerns with insurance needs.

### IT TURNED OUT THAT THE KEY CONCERNS IDENTIFIED BY POLES CAN BE INSURED.

The awareness of one's own concerns helps to make rational decisions about insurance, prevention and prophylaxis, in other words to manage risks appropriately.

### MANY OF THE CONCERNS WERE EXACERBATED DURING THE PANDEMIC.

When creating The Polish Risk Map, PIU conducted two phases of research. The first one was completed in February 2020, a few weeks before the introduction of the nationwide lockdown in Poland. The second phase was conducted in February 2021, after almost a year of living with the pandemic. During both phases, PIU inquired about the same risks and their perceptions.

### POLES USE INSURANCE TO PROTECT THEMSELVES FROM THE FINANCIAL CONSEQUENCES OF UNWANTED EVENTS.

EVERY DAY, INSURERS  
PAY OUT MORE THAN  
**PLN 100 MILION**  
IN CLAIMS AND BENEFITS  
TO CLAIMANTS AND CLIENTS.



Every day insurers settle around 5,000 motor claims and more than 1,000 claims related to fire and other acts of nature. In 2015-2020, insurers paid out PLN 53 billion<sup>1</sup> under life insurance policies. Almost 3.3 million Poles take out private medical insurance. They are provided with preventive health care and prompt access to specialists.



**83%**  
OF POLES BELIEVE THAT  
INSURANCE IS USEFUL WHEN  
BAD THINGS HAPPEN IN LIFE.  
DURING THE PANDEMIC,  
THE PERCENTAGE OF PEOPLE  
WHO THINK THIS WAY INCREASED  
BY 5 P.P.

How much has Poles' perception of risk, financial and family situation, approach to work and insurance cover changed during the pandemic? To find out, keep on reading the Polish Risk Map report.

<sup>1</sup> Excluding investment and savings policies

## KEY FIGURES

### THE TOP 10 OF OUR GREATEST FEARS



**87%** OF POLES FEAR A SERIOUS ILLNESS OF A LOVED ONE AND **85%** FEAR THE DEATH OF A LOVED ONE.

POLES ARE MOST CONCERNED ABOUT HEALTH AND ACCESS TO MEDICAL CARE. **71%** OF POLES FEAR THAT THEY MAY HAVE NO ACCESS TO MEDICAL CARE. DURING THE PANDEMIC, THIS NUMBER INCREASED BY 5 PP.

**70%** OF THE RESPONDENTS ARE AFRAID OF A CAR ACCIDENT. **43%** CONSIDERS A CAR ACCIDENT A LIKELY LIFE EVENT.

THE RESPONDENTS CONSIDER THE NEGATIVE EFFECTS OF CLIMATE CHANGE TO BE MORE AND MORE LIKELY. **64%** OF THOSE SURVEYED CONSIDER CLIMATE WARMING LIKELY TO HAPPEN IN THEIR LIFETIME.

NEARLY **60%** OF THE RESPONDENTS ARE AFRAID OF LONELINESS. THIS CONCERN IS STATED BY **64%** OF WOMEN AND **54%** OF MAN.

IN 2011-2020, INSURERS PAID OUT ALMOST **PLN 118 BN** UNDER MOTOR INSURANCE POLICIES. DURING THAT PERIOD **18 M** MOTOR CLAIMS WERE SETTLED.

IN 2011-2020, INSURERS PAID MORE THAN **PLN 14 BN** IN CLAIMS RELATED TO FIRE AND OTHER NATURAL DISASTERS.

STATISTICALLY SPEAKING, EACH POLE PAYS **EUR 373** PER YEAR IN INSURANCE PREMIUMS, WHILE THE AVERAGE FOR THE COUNTRY MEMBERS OF INSURANCE EUROPE<sup>2</sup> IS NEARING **EUR 2,000<sup>3</sup>**.

<sup>2</sup> Insurance Europe – an umbrella organisation of professional associations of insurers from the countries of the European Union (except Lithuania), Norway, Turkey, the United Kingdom, Switzerland, Albania, Bosnia and Herzegovina, Montenegro, Liechtenstein, Iceland, Serbia and Russia.  
<sup>3</sup> <https://www.insuranceurope.eu/insurancedata>

## HOW DID WE MEASURE THE RELEVANCE OF THE DIFFERENT THREATS?

### FEAR



Fear was measured as the percentage of the respondents who said “I’m rather afraid” or “I’m definitely afraid” when asked about a given threat.

### PROBABILITY



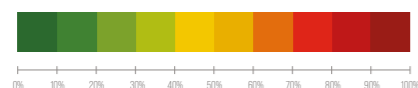
Probability was measured as the percentage of the respondents who said that a threat is “rather likely” or “definitely likely” to happen in their lives.

### RISK RATIO



The average of fear and probability. This is a comparative indicator designed to describe the risks Poles considered “key”.

PERCENTAGE SCALE – DIFFERENT SHADES REPRESENT 10%:



## HOW TO MEASURE THE FEARS OF POLES?

PIU ASKED THE SURVEY RESPONDENTS ABOUT 40 EVENTS THAT COULD HAPPEN IN A PERSON’S LIFE.

For each of these events, the respondents were asked two questions<sup>4</sup>:

1. How afraid are you of that?
2. How likely is that to happen in your life?

### THIS IS HOW THE POLISH RISK MAP WAS CREATED

| NR | RISK  | A. PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | B. PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO (THE ARITHMETIC MEAN OF A AND B) |
|----|---|---|--|---|
| 1  | DEATH OF A LOVED ONE                            | 85%   | 56%  | 71%   |
| 2  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS | 80%   | 55%  | 68%   |
| 3  | SEVERE ILLNESS OF A LOVED ONE                   | 87%   | 47%  | 67%   |
| 4  | CANCER  | 81%   | 39%  | 60%   |
| 5  | NO MONEY FOR OLD AGE                            | 73%   | 47%  | 60%   |
| 6  | IMPAIRMENT                                      | 80%   | 36%  | 58%   |
| 7  | NO ACCESS TO MEDICAL CARE                       | 71%   | 45%  | 58%   |
| 8  | CAR ACCIDENT                                    | 70%   | 43%  | 57%   |
| 9  | GLOBAL WARMING                                  | 47%   | 64%  | 56%   |
| 10 | STRONG WIND/HURRICANE                           | 54%   | 55%  | 55%   |
| 11 | SMOG  | 47%   | 61%  | 54%   |
| 12 | NO WORK/LOSS OF WORK                            | 61%   | 42%  | 52%   |
| 13 | DROUGHT   | 51%   | 50%  | 51%   |
| 14 | BRAIN DAMAGE LEADING TO A VEGETATIVE STATE      | 76%   | 23%  | 50%   |
| 15 | ONLINE MONEY THEFT                              | 64%   | 36%  | 50%   |
| 16 | HOUSE/APARTMENT FIRE                            | 66%   | 32%  | 49%   |
| 17 | INSECT- AND ANIMAL-BORNE DISEASES               | 53%   | 44%  | 49%   |
| 18 | LIMITED ACCESS TO WATER                         | 61%   | 36%  | 49%   |
| 19 | VIRAL INFECTIOUS DISEASES                       | 48%   | 47%  | 48%   |
| 20 | LONELINESS                                      | 59%   | 37%  | 48%   |

<sup>4</sup> For a full description of the survey, see the Methodology section.

# CHAPTER 01

## HOW HAS THE RISK MAP CHANGED DURING THE PANDEMIC?








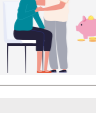


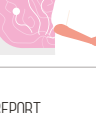
**THE PANDEMIC HAS EXACERBATED CERTAIN WORRIES AMONG POLES. FEAR OF THE LACK OF ACCESS TO MEDICAL CARE HAS INCREASED.**

| NR | RISK                                      | A. PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | B. PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO (THE ARITHMETIC MEAN OF A AND B) |
|----|---|---|--|---|
| 21 | NO MONEY FOR BASIC NEEDS                  | 60%   | 35%  | 48%   |
| 22 | PSYCHIATRIC/MENTAL ILLNESS                | 59%   | 32%  | 46%   |
| 23 | BURGLARY                                  | 57%   | 31%  | 44%   |
| 24 | NO MONEY FOR LOAN REPAYMENTS              | 55%   | 32%  | 44%   |
| 25 | RESTRICTED ACCESS TO FOOD                 | 57%   | 27%  | 42%   |
| 26 | DIABETES                                  | 47%   | 32%  | 40%   |
| 27 | IDENTITY THEFT                            | 53%   | 27%  | 40%   |
| 28 | SUDDEN LOSS OR DESTRUCTION OF A PHONE     | 40%   | 40%  | 40%   |
| 29 | TERRORIST ATTACK                          | 45%   | 34%  | 40%   |
| 30 | CAR THEFT                                 | 47%   | 30%  | 39%   |
| 31 | ARMED CONFLICT AFFECTING MY COUNTRY       | 53%   | 25%  | 39%   |
| 32 | OBESITY                                   | 40%   | 35%  | 38%   |
| 33 | BEING BEATEN IN THE STREET                | 47%   | 28%  | 38%   |
| 34 | FLOODING                                  | 43%   | 30%  | 37%   |
| 35 | CHALLENGES RELATED TO PARENTHOOD          | 29%   | 40%  | 35%   |
| 36 | BEING USED BY OTHERS                      | 44%   | 26%  | 35%   |
| 37 | ADDICTION OF A LOVED ONE                  | 42%   | 25%  | 34%   |
| 38 | PLANE CRASH                               | 42%   | 19%  | 31%   |
| 39 | DIVORCE, SEPARATION FROM THE PARTNER      | 38%   | 20%  | 29%   |
| 40 | THE NEED TO CHANGE THE PLACE OF RESIDENCE | 22%   | 27%  | 25%   |



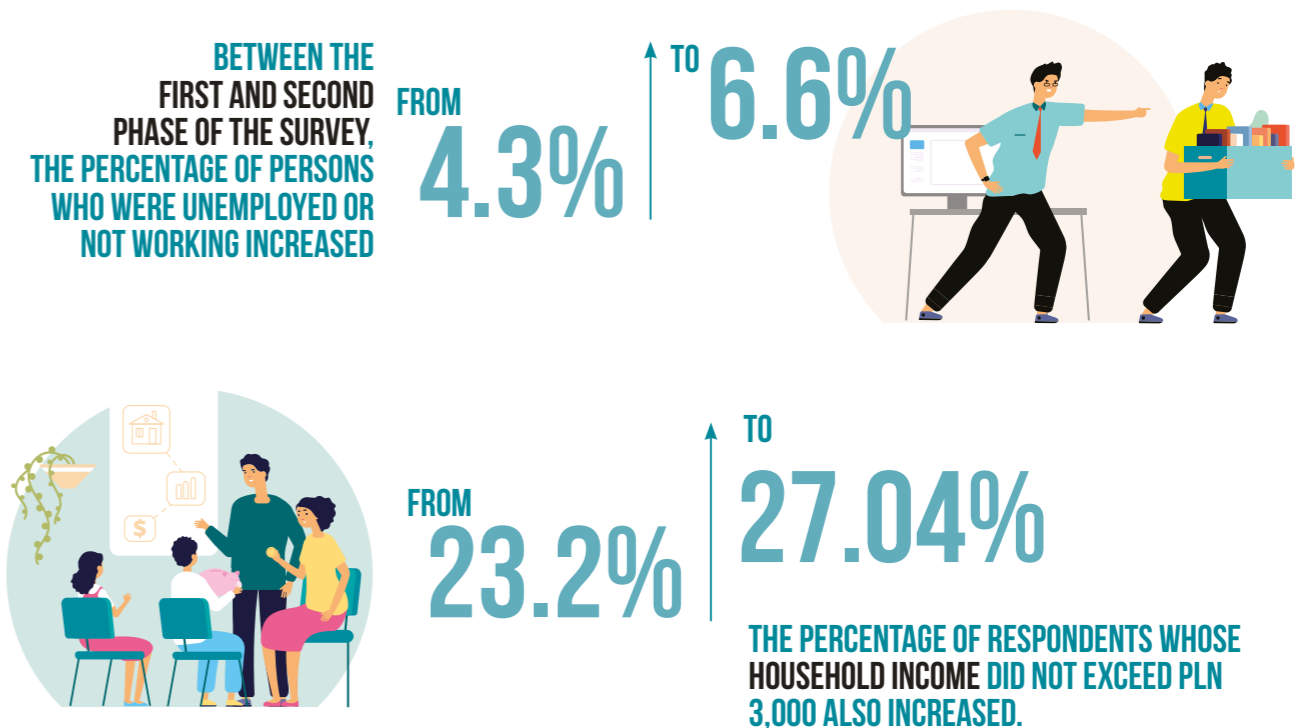
## WHAT ARE WE MOST AFRAID OF AND HOW HAVE OUR FEARS CHANGED?

The changes are based on the first and second phase of the survey conducted on a representative sample of over 2,000 respondents.

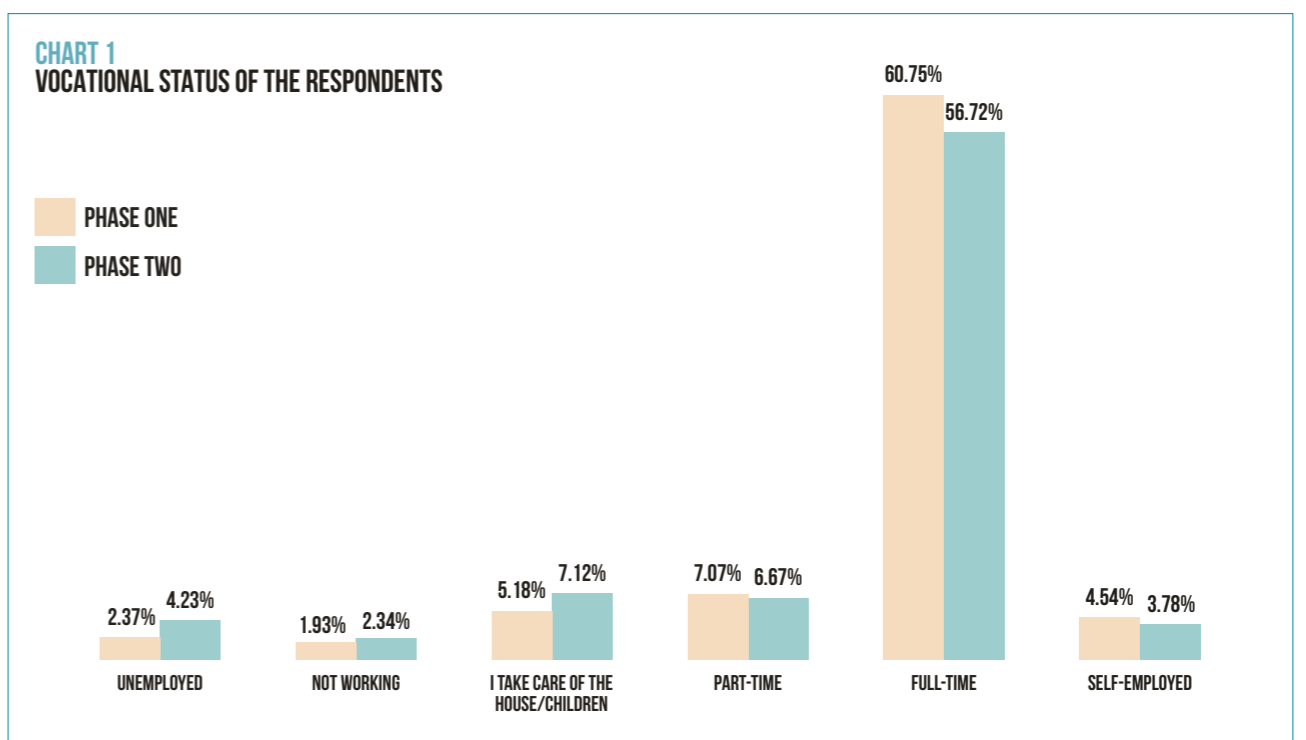
| RISK  | CHANGE OF THE DEGREE OF FEAR BETWEEN THE FIRST AND SECOND PHASE OF THE SURVEY |
|---|---|
|  NO ACCESS TO MEDICAL CARE                         | ■ ■ ■ ■ ■ +5 P.P.   |
|  SUDDEN LOSS OR DESTRUCTION OF A PHONE             | ■ ■ ■ ■ ■ +5 P.P.   |
|  SEVERE ILLNESS OF A LOVED ONE                     | ■ ■ ■ ■ +4 P.P.   |
|  DEATH OF A LOVED ONE                             | ■ ■ ■ ■ +4 P.P.   |
|  ONLINE MONEY THEFT                              | ■ ■ ■ ■ +4 P.P.   |
|  LONELINESS                                      | ■ ■ ■ +3 P.P.   |
|  CANCER  | ■ ■ +2 P.P.   |
|  NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS | ■ ■ +2 P.P.   |
|  NO WORK/LOSS OF WORK                            | ■ ■ +2 P.P.   |
|  HOUSE/APARTMENT FIRE                            | ■ ■ +2 P.P.   |
|  BRAIN DAMAGE LEADING TO A VEGETATIVE STATE      | ■ ■ +5 P.P.   |

## CHANGES IN THE POLISH RISK MAP THAT TOOK PLACE BETWEEN FEBRUARY 2020 AND FEBRUARY 2021

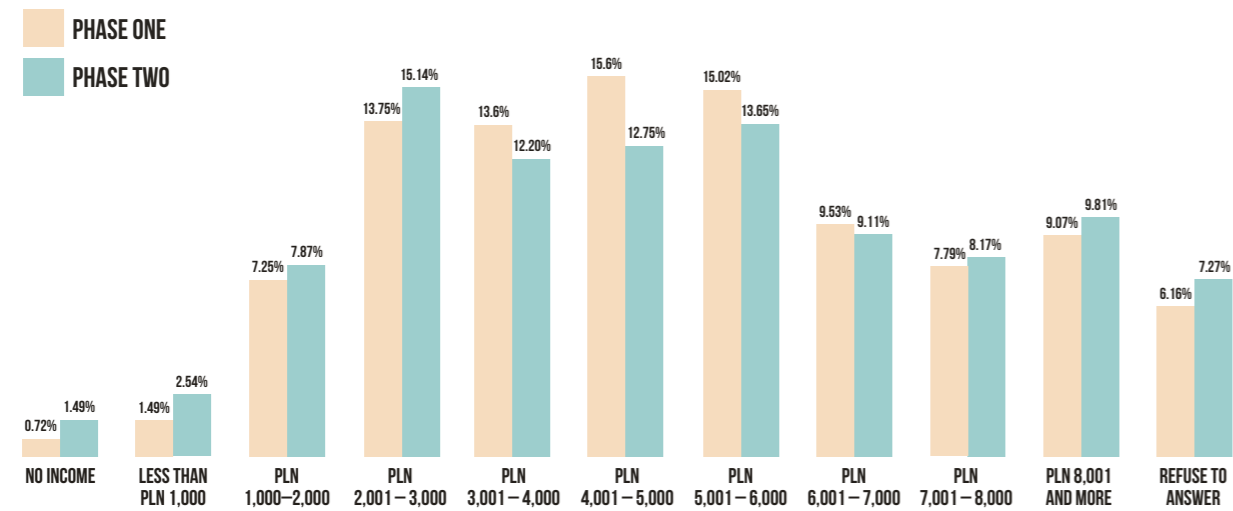
The first survey was conducted in February 2020, and the second in February 2021. The research indicates not only changes in the perception of various types of risks but also a deterioration of the financial situation of some of the respondents.



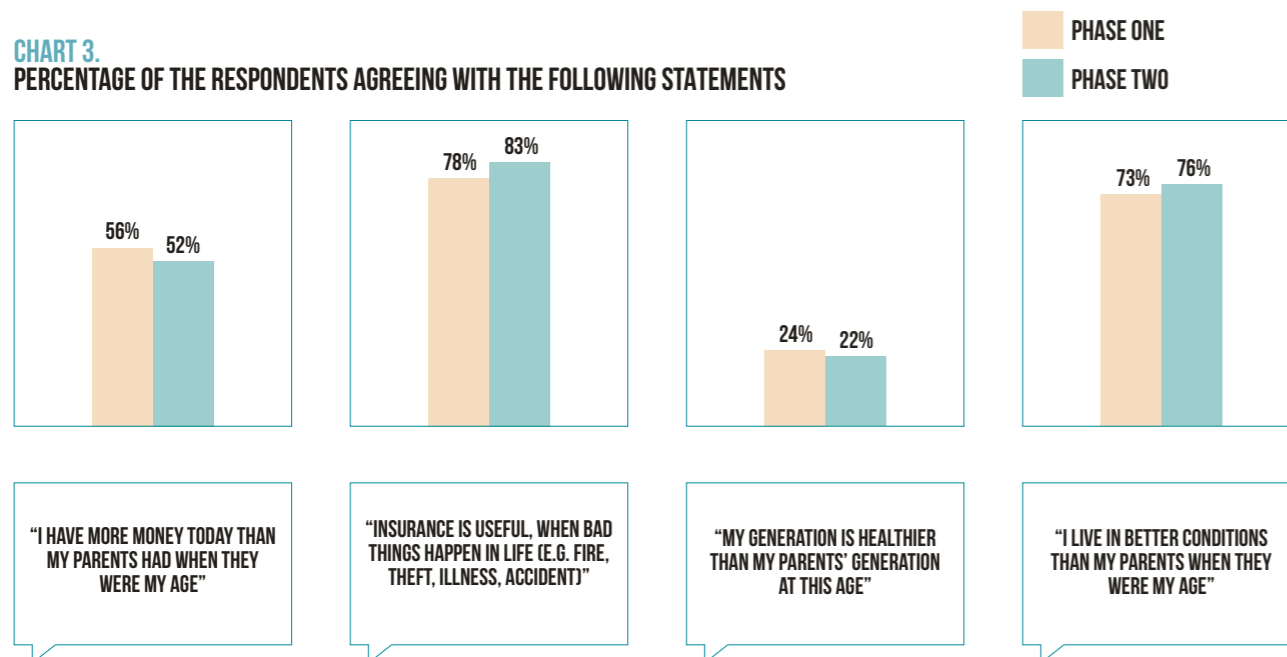
### CHANGES IN THE LIFE SITUATION OF THE RESPONDENTS BETWEEN THE FIRST AND SECOND SURVEY:



**CHART 2.**  
MONTHLY INCOME OF THE RESPONDENTS' HOUSEHOLDS



**CHART 3.**  
PERCENTAGE OF THE RESPONDENTS AGREEING WITH THE FOLLOWING STATEMENTS



**THE PANDEMIC HAS EXACERBATED CERTAIN WORRIES AMONG POLES. THERE HAS BEEN A GROWING CONCERN ABOUT THE LACK OF ACCESS TO MEDICAL CARE.**

It is also strongly related to the problems of the Polish health care system. The role of insurers in reducing these concerns can be important. One in five Poles who bought or renewed health insurance said they did so because of the pandemic.<sup>5</sup>

**THE PANDEMIC SITUATION RESULTED IN, AMONG OTHER THINGS, A GREATER SENSE OF LONELINESS AMONG POLES.**

As shown by the findings of the second wave of the survey, loneliness and isolation in the last year have affected young people the most, which according to the survey may translate into long-term negative effects on their mental health<sup>6</sup>.

<sup>5</sup> The study *The readiness of Poles to co-pay for medical services* carried out between 1 and 12 October 2020 by SW RESEARCH on a group of 2000 vocationally active Poles aged 25-60 who have insurance in the National Health Fund.

<sup>6</sup> Varga, T et al. Loneliness, worries, anxiety, and precautionary behaviour in response to the COVID-19 pandemic: a longitudinal analysis of 200,000 Western and Northern Europeans. *The Lancet Regional Health - Europe*, January 2021.

## CHAPTER 02

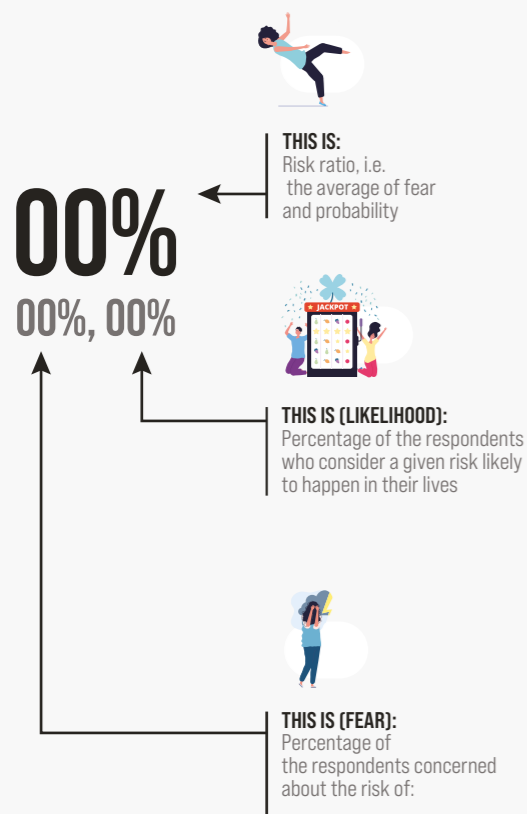
### HEALTH

**LOSS OF HEALTH HAS BEEN AND IS ONE OF THE GREATEST CONCERNS OF POLES. HEALTH CONCERNS HEIGHTENED DURING THE PANDEMIC. ADDITIONALLY, THE PANDEMIC IS TESTING THE LIMITS OF THE HEALTH CARE SYSTEM AROUND THE WORLD.**

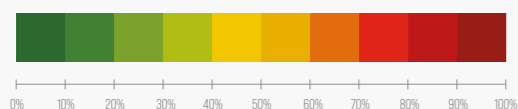


As a society, we are incurring what is known as the "health debt". A lot of people have put off preventive and diagnostic testing and even treatment. Concerns about access to health care are reflected in the private health insurance market.

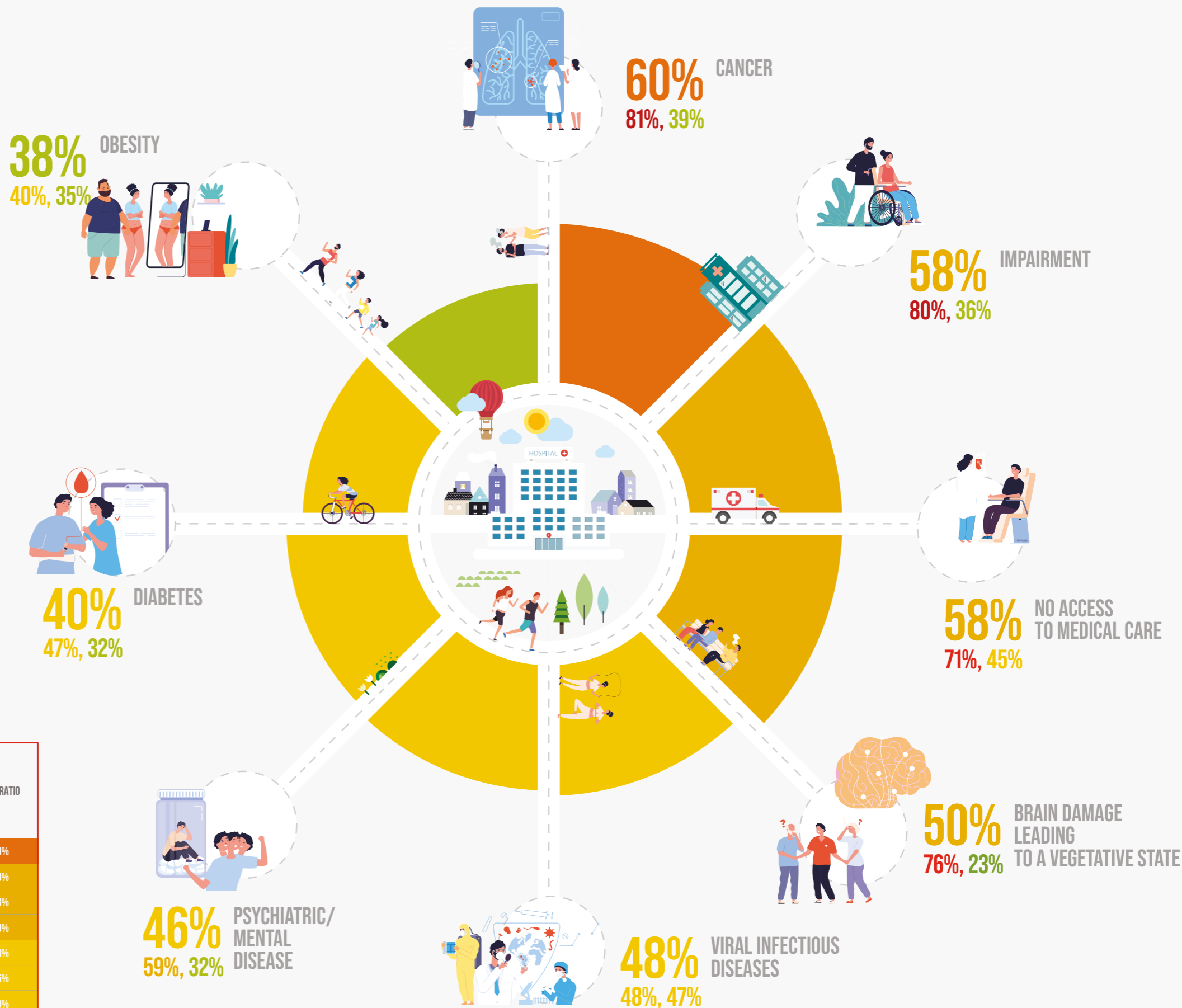
# HEALTH MAP



SKALA PROCENTOWA – STOPNIOWANIE KOLORU CO 10%:



|   |  | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT A GIVEN RISK | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |
|---|--|--|---|------------|
| 1 | CANCER                                     | 81%  | 39%   | 60%        |
| 2 | IMPAIRMENT                                 | 80%  | 36%   | 58%        |
| 3 | NO ACCESS TO MEDICAL CARE                  | 71%  | 45%   | 58%        |
| 4 | BRAIN DAMAGE LEADING TO A VEGETATIVE STATE | 76%  | 23%   | 50%        |
| 5 | VIRAL INFECTIOUS DISEASES                  | 48%  | 47%   | 48%        |
| 6 | MENTAL/PSYCHIATRIC DISEASE                 | 59%  | 32%   | 46%        |
| 7 | DIABETES                                   | 47%  | 32%   | 40%        |
| 8 | OBESITY                                    | 40%  | 35%   | 38%        |





FIGURES:

81% of Poles fear cancer, 80% loss of fitness, and 76% brain damage resulting in a vegetative state.

During the second phase of the survey, Poles spontaneously listed the pandemic as a separate risk factor. 13% of the respondents said it was the pandemic they were most afraid of.

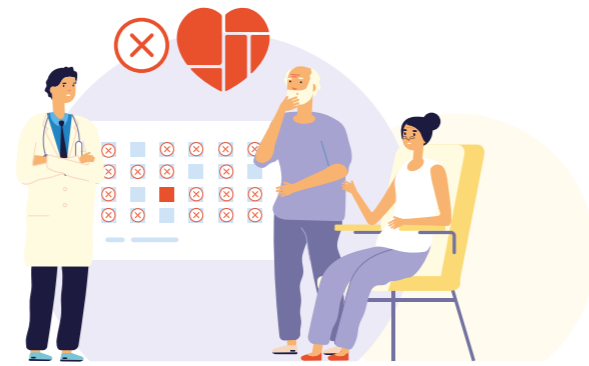
71% of Poles fear that they may have no access to medical care. This is a 5 p.p. increase from the first phase of the survey.

In Poland, the per-capita private medical insurance premium is EUR 6 per annum. The average for the member countries of Insurance Europe is EUR 245.<sup>7</sup>

ONE OF THE MOST SERIOUS CONCERNS OF POLES IS THE LACK OF ACCESS TO HEALTH CARE.

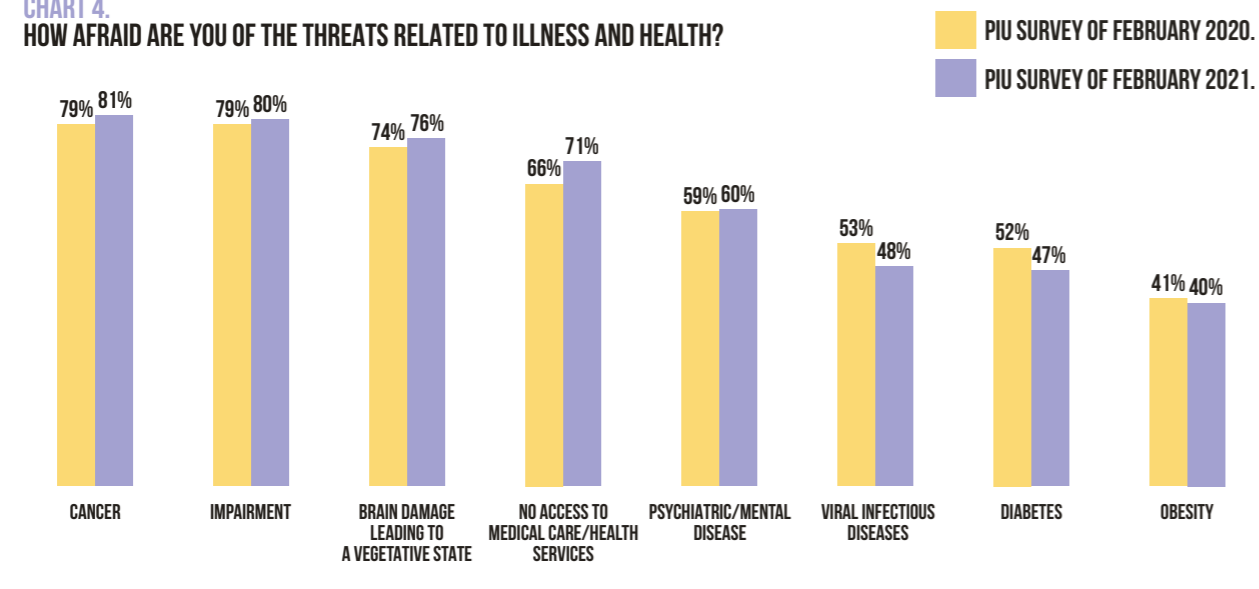
IN FEBRUARY 2021 IT WAS MENTIONED BY 71%

OF THE RESPONDENTS, AS COMPARED TO 66% IN THE FIRST PHASE OF THE SURVEY.



This was the largest increase in disease and health concerns expressed in the PIU survey. This is also confirmed by OECD data, which show a relatively low number of doctors per 1000 inhabitants compared to other European countries. Also, according to health care providers, the COVID-19 pandemic has exacerbated the problems with access to medical services that have already persisted in the health care system<sup>8</sup>.

CHART 4. HOW AFRAID ARE YOU OF THE THREATS RELATED TO ILLNESS AND HEALTH?



NUMBER OF PRACTISING DOCTORS PER 1,000 PERSONS IN OECD COUNTRIES (2019 DATA OR LATEST AVAILABLE)



Source: OECD



<sup>7</sup> <https://www.insuranceurope.eu/statistics>  
<sup>8</sup> <https://stats.oecd.org/>  
<sup>9</sup> Zdrowie Polaków po pandemii. Co możemy zrobić razem, Pracodawcy Medycyny Prywatnej, Warszawa, 2020

IN 2020 THE NUMBER OF POLES WHO HAD PRIVATE MEDICAL INSURANCE WAS

**3.3 MILLION** AND WAS LARGER BY 8.5 PERCENT THAN THE FIGURE FOR THE PREVIOUS YEAR<sup>10</sup>.



The value of private health care expenditure is increasing year on year. According to a report by PMR, the value of the private healthcare market in Poland was over PLN 58 bn in 2019. The authors of the report expect the value of the total private healthcare market to grow at an annual rate of around 6% between 2020 and 2025<sup>11</sup>.

**OF THIS AMOUNT, ONLY LESS THAN PLN 1 BN A YEAR IS SPENT ON PRIVATE MEDICAL INSURANCE. A LARGE PROPORTION OF OTHER PRIVATE FUNDS ARE SPENT INEFFICIENTLY, E.G. ON DIETARY SUPPLEMENTS AND OUT-OF-POCKET SERVICES.**



**AVERAGE ANNUAL PER CAPITA PREMIUM FOR PRIVATE MEDICAL INSURANCE (IN EUR) IN MEMBER COUNTRIES OF INSURANCE EUROPE**



THE AVERAGE FOR THE MEMBER COUNTRIES OF INSURANCE EUROPE: **245**

Source: Insurance Europe

<sup>10</sup> <https://piu.org.pl/ubezpieczenia-zdrowotne-pandemia-sklania-do-zakupu-prywatnych-polis/>

<sup>11</sup> <https://healthcaremarketexperts.com/aktualnosci/rynek-trendy/polacy-wydadza-w-tym-roku-na-prywatna-opieke-zdrowotna-2-mld-zl-wiecej-niz-przed-pandemia/>

## HOW CAN INSURANCE HAVE A POSITIVE IMPACT ON THE HEALTH CARE SYSTEM?

MORE THAN  
**80%**

OF THE PARTICIPANTS IN THE PIU SURVEY *THE READINESS OF POLES TO CO-PAY FOR MEDICAL SERVICES* SAID THEY WERE WILLING TO PAY ADDITIONAL MONTHLY FEES FOR MEDICAL CARE IN ADDITION TO THE CONTRIBUTIONS PAID TO THE NATIONAL HEALTH FUND.



**70%**

OF THE SURVEYED BY PIU SAID THAT THEY COULD PAY ADDITIONAL HEALTH INSURANCE IF THESE COSTS WERE TAX DEDUCTIBLE.

More than half of these people believe that the greatest advantage of private medical insurance is prompt access to specialists.<sup>12</sup> Outpatient specialist care is the key area of private medical insurance in Poland. Access to specialist care is precisely an area where insurers can offer the state significant support.

Poles are ready to pay for healthcare out-of-pocket. However, to increase the share of such expenditures, an attractive proposal for co-payers must be created. It is crucial that private spending supports the public system. Effective resource management is also important. How can this be done? An obvious solution is prepaid health insurance plans. Insurance creates an efficient and coherent framework that supports the management of health issues, from prevention to treatment. More and more Poles want to have this opportunity.

The simplest solution seems to be to create appropriate incentives, e.g. tax incentives for individuals or employers. Incentives are beneficial for the state, also financially. **The taking out of medical insurance means improved prevention, earlier diagnosis and fewer people needing care, including hospital care which is the most expensive.** This is both a long- and short-term advantage. Insurance relieves the burden of specialist and hospital care and reduces the population's health debt. **Effectiveness is not only about money but also about management.** Today, the medical records accessible through the E-patient system do not include diagnoses or test results obtained in the private system. As a result, the same medical procedures are often repeated in the public system.

**ELECTRONIC DATA MUST SERVE THE PATIENT AND FOCUS ON THE PATIENT, NOT A SOURCE OF FUNDING. THE PATIENT SHOULD HAVE A ONE-STOP-SHOP ACCESS TO ALL THEIR MEDICAL RECORDS.**

Another key aspect of health management is prevention. Serious conditions detected at an early stage can be managed faster and more cost-effectively. Effective prevention is important in reducing risks such as cancer, which is the greatest health concern of Poles. **81% of the respondents said that they were afraid of cancer.** At the same time, the number of preventive oncological tests (mammography, cytology) performed in 2020 decreased significantly. According to the Oncology 2025 Foundation report, the number of oncological tests performed in April-May 2020 decreased by approx. 90% compared to the same period of 2019; the number of first oncology appointments fell by approx. 50%, and the number of issued DiLO (fast-track cancer treatment) cards decreased by 1/3<sup>13</sup>.

## THE PANDEMIC AS A NEW MENTAL HEALTH RISK

POLES HAVE NOTED A NEW RISK FACTOR: THE THREATS RELATED TO THE COVID-19 PANDEMIC.

IN THE OPEN-ENDED QUESTION "WHAT ARE YOU MOST AFRAID OF NOWADAYS?"

**13%** OF THE RESPONDENTS SPONTANEOUSLY INDICATED THE CORONAVIRUS PANDEMIC AS THE GREATEST THREAT.

More than half of Poles believe that the pandemic and related restrictions negatively affected their mental state.



Studies confirm that the pandemic has significantly affected the mental health of Poles. The overall level of stress was high throughout the pandemic, with the highest anxiety levels accompanying the outbreak of the pandemic in March 2020. The threats that Poles feared most during the pandemic were a financial crisis and market collapse, overcrowded hospitals and an inefficient health system, a loved one falling ill, the virus spreading too quickly as a result of non-compliance, as well as panic and irrational behaviour by other people<sup>14</sup>.

**THE COVID-19 PANDEMIC HAS ALSO CONTRIBUTED TO THE INCREASE IN NEGATIVE PHENOMENA SUCH AS THE FEELINGS OF LONELINESS OR DEPRESSIVE AND ANXIETY SYMPTOMS AND THE LACK OF SOCIAL SUPPORT, AS WELL AS A DECREASE IN SELF-CONTROL OVER ONE'S LIFE AND ONE'S LIFE SATISFACTION.**

Ensuring adequate access to psychological and psychiatric care is crucial for counteracting pandemic-related mental disorders. In the pre-pandemic Poland, about 1.6 million people received psychiatric treatment.<sup>15</sup> Estimates suggest that around 630,000 young people under the age of 18 require professional psychiatric help. The above number represents ca. 9% of all minors.<sup>16</sup> However, in 2019, only about 3% of them received mental health assistance.<sup>17</sup> The problem is exacerbated by the low number of child psychiatrists: currently there are 570 underage patients per one doctor.<sup>18</sup> There are about 70 psychiatrists per 100,000 inhabitants of Poland. The EU average is higher by 78% (124 psychiatrists per 100,000 people)<sup>19</sup>.



**Notably, according to a study conducted by researchers from Denmark, France, the UK and the Netherlands, people under the age of 30 are most likely to suffer from mental problems caused by lockdowns.**

Psychological stress associated with a pandemic situation triggers the emergence of disorders that can have long-term effects on the development of young people<sup>20</sup>.

<sup>14</sup> Wpływ pandemii COVID-19 na zachowania, postawy i dobrostan Polak in: Raport z badań, Instytut Psychologii PAN, SWPS, Ariadna, 2021.

<sup>15</sup> An analysis by Upper Finance Med Consulting, 2020.

<sup>16</sup> Najwyższa Izba Kontroli (Supreme Audit Office). Dostępność leczenia psychiatrycznego dla dzieci i młodzieży (w latach 2017-2019).

<sup>17</sup> Ibid.

<sup>18</sup> Polityka Zdrowotna, Opieka psychiatryczna w Polsce po pandemii, July 2020.

<sup>19</sup> Eurostat, Health personnel, 2017.

<sup>20</sup> Varga, T et al. Loneliness, worries, anxiety, and precautionary behaviour in response to the COVID-19 pandemic: a longitudinal analysis of 200,000 Western and Northern Europeans. The Lancet Regional Health – Europe, January 2021.

<sup>12</sup> The study Gotowość Polak w do współpłacenia za usługi medyczne (The Readiness of Poles to Co-Pay for Medical Services). <https://piu.org.pl/ubezpieczenia-zdrowotne-pandemia-sklania-do-zakupu-prywatnych-polis/>.

<sup>13</sup> [https://www.onkonet.pl/n\\_n\\_raport\\_onkologia\\_w\\_czasach\\_covid.php](https://www.onkonet.pl/n_n_raport_onkologia_w_czasach_covid.php)

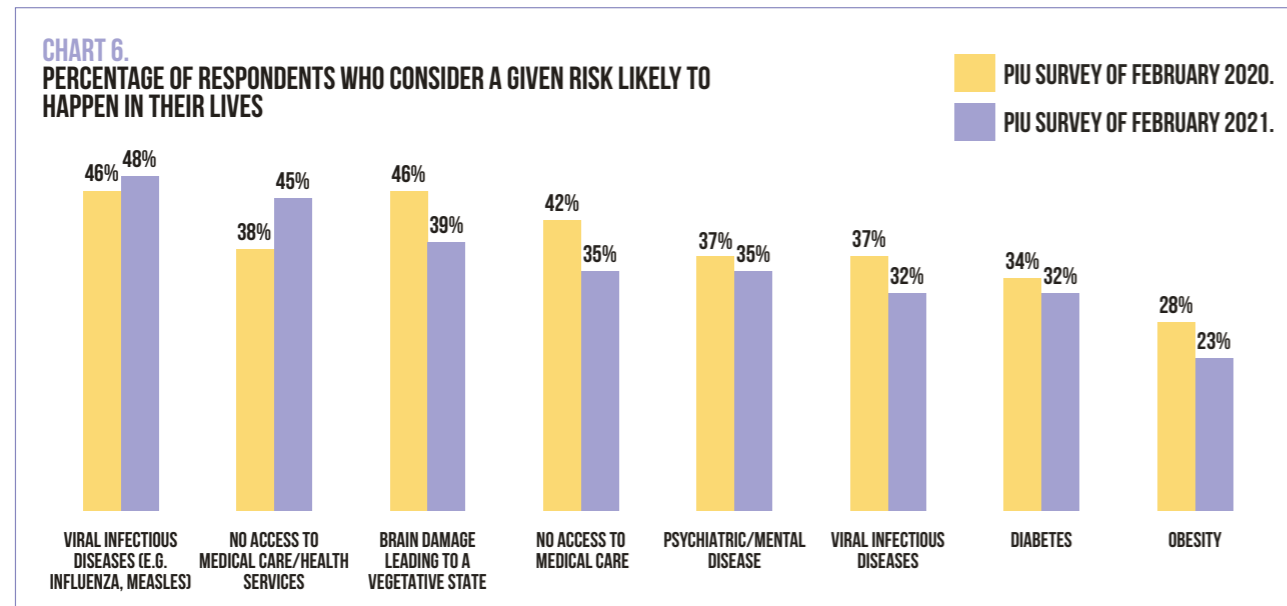
NUMBER OF PSYCHIATRISTS PER 100,000 POPULATION



Source: Eurostat, 2017 data

THE MOST PROBABLE HEALTH-RELATED THREATS ACCORDING TO POLES

The perception of the probability of illness or other health-related risks is slightly different from the key health threats.



Currently, Poles believe that the most likely threats to their life and health are viral infectious diseases and the lack of access to medical care. 48% and 45% of the respondents taking part in, respectively, the first and second phase of the survey, said they were “likely”. The probability of a viral hazard should not be surprising. In 2020, the number of deaths recorded in Poland increased by 18% as compared to the average from recent years. Most of the so-called excess deaths were caused by the COVID-19 pandemic.<sup>21</sup> More than a quarter of respondents of the PIU survey declare that one of their loved ones has fallen ill with COVID-19.

<sup>21</sup> Ministry of Health, Informacja o zgonach w Polsce w 2020 roku (Information on deaths in Poland in 2020), 2021.

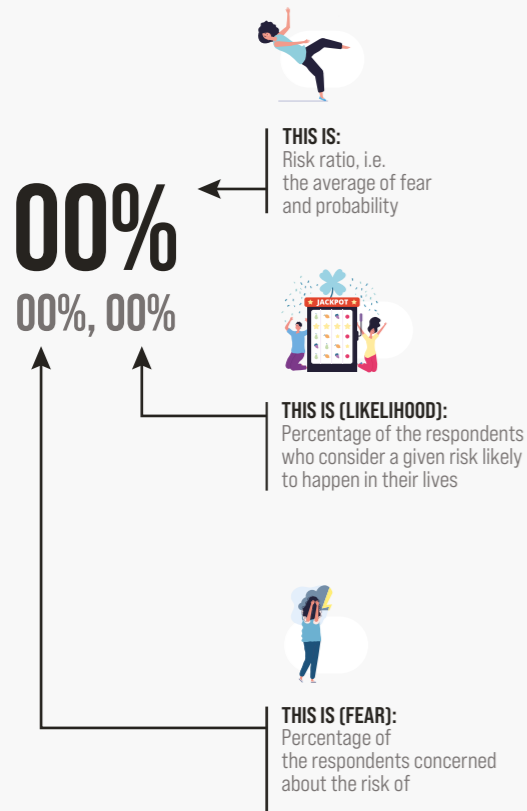
CHAPTER 03  
RELATIONSHIPS AND FAMILY

THE BIGGEST FEAR OF POLES IS THAT THEIR LOVED ONES MAY DIE OR DEVELOP A SERIOUS ILLNESS. POLES ARE ALSO INCREASINGLY AFRAID OF LONELINESS.

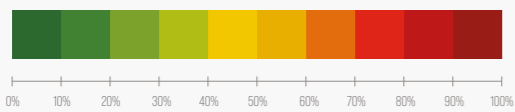


The percentage of people who fear loneliness increased during the pandemic. 40% of the youngest respondents consider they are likely to be lonely in their lives.

# RELATIONSHIPS AND FAMILY MAP

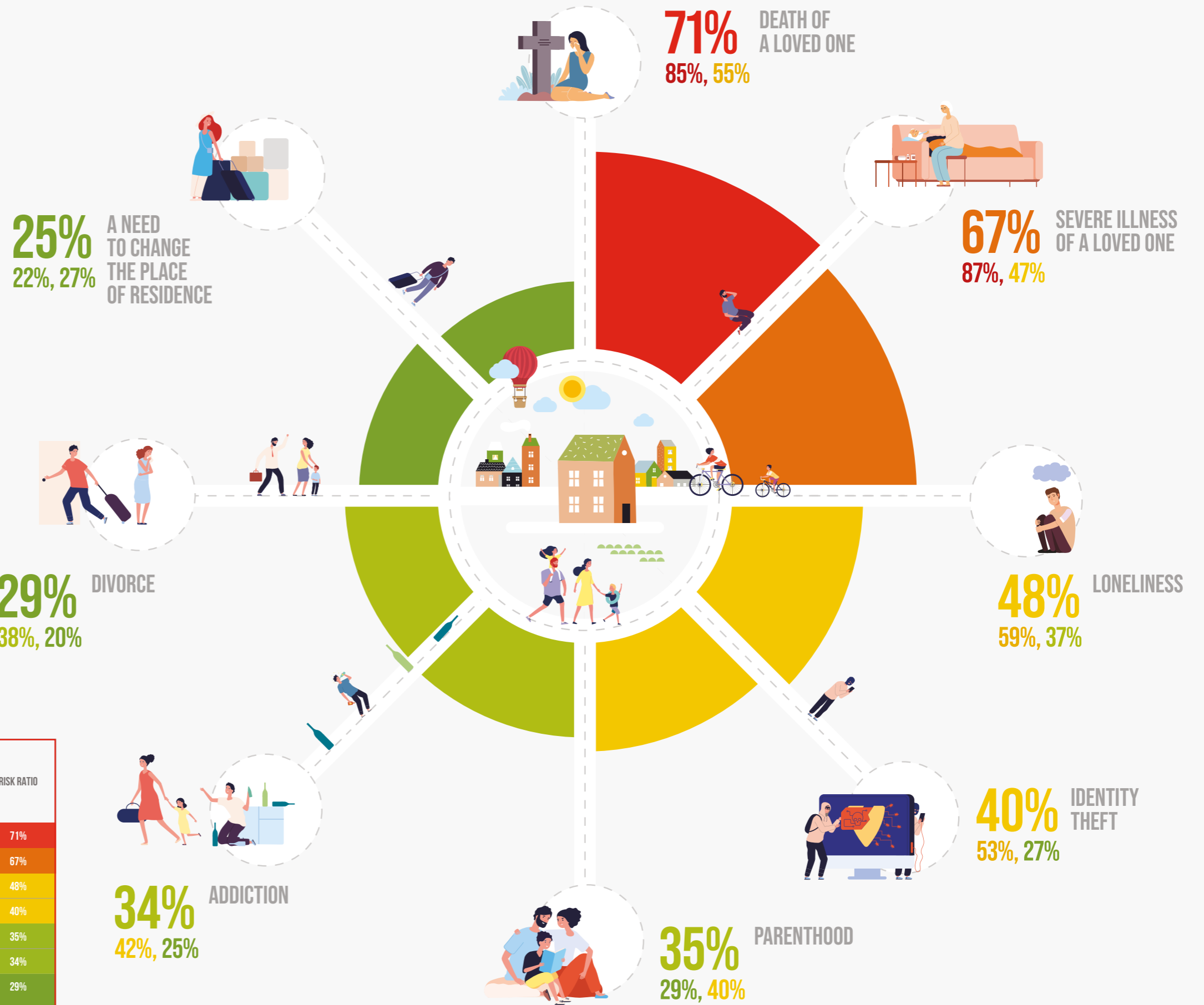


PERCENTAGE SCALE - DIFFERENT SHADES REPRESENT 10%:



0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

|   |   | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT A GIVEN RISK | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |
|---|---|--|---|------------|
| 1 | DEATH OF A LOVED ONE                    | 85%  | 56%   | 71%        |
| 2 | SEVERE ILLNESS OF A LOVED ONE           | 87%  | 47%   | 67%        |
| 3 | LONELINESS                              | 59%  | 37%   | 48%        |
| 4 | IDENTITY THEFT                          | 53%  | 27%   | 40%        |
| 5 | PARENTHOOD                              | 29%  | 40%   | 35%        |
| 6 | ADDICTION                               | 42%  | 25%   | 34%        |
| 7 | DIVORCE                                 | 38%  | 20%   | 29%        |
| 8 | A NEED TO CHANGE THE PLACE OF RESIDENCE | 22%  | 27%   | 25%        |



FIGURES:

87% of Poles fear a serious illness of a loved one.

85% fear the death of a loved one.

9,5% of the respondents declare that one of their loved ones died because of COVID-19.

Concerns about loneliness are growing. It is feared by 59% of the respondents. Loneliness is the biggest concern for 5% of Poles.

As many as 66% of Poles aged 18-25 fear loneliness.

THE FAMILY HAS ALWAYS PLAYED A KEY ROLE IN POLISH SOCIETY.

1990

90%

OF POLES CONSIDERED THE FAMILY THE GREATEST VALUE



2020

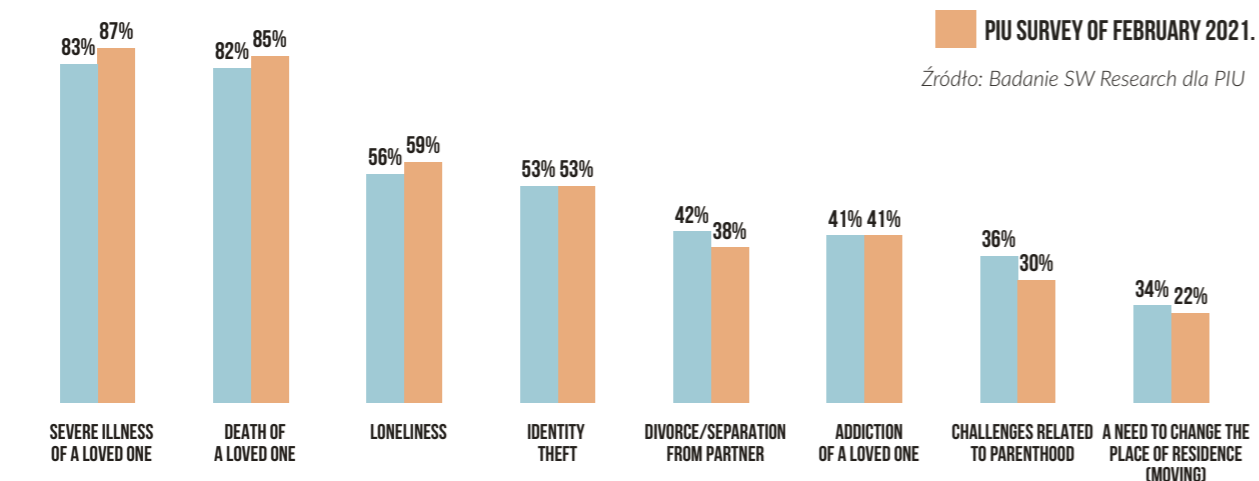
86%

OF POLES CONSIDER THE FAMILY THE GREATEST VALUE

Source: Inglehart, R. et al. (2014) World Value Survey: all Rounds – Country-Pooled Data: 1981–2014. 1981-2014 2019 data supplemented by Kantar for Gazeta.pl, according to the World Value Survey methodology.

85% OF THE PEOPLE SURVEYED BY PIU ARE AFRAID OF THE DEATH OF A LOVED ONE. This is a 3 p.p. increase from the first phase of the survey. Since November 2020 Poland has been reporting higher mortality rates due to COVID-19. This is likely to have an impact on the increased concerns of respondents.

CHART 7. PERCENTAGE OF THE RESPONDENTS WHO FEAR THE FOLLOWING THREATS



ANOTHER COMMON CONCERN IS THAT OVER THE HEALTH OF LOVED ONES.

IN FEBRUARY 2021

87%

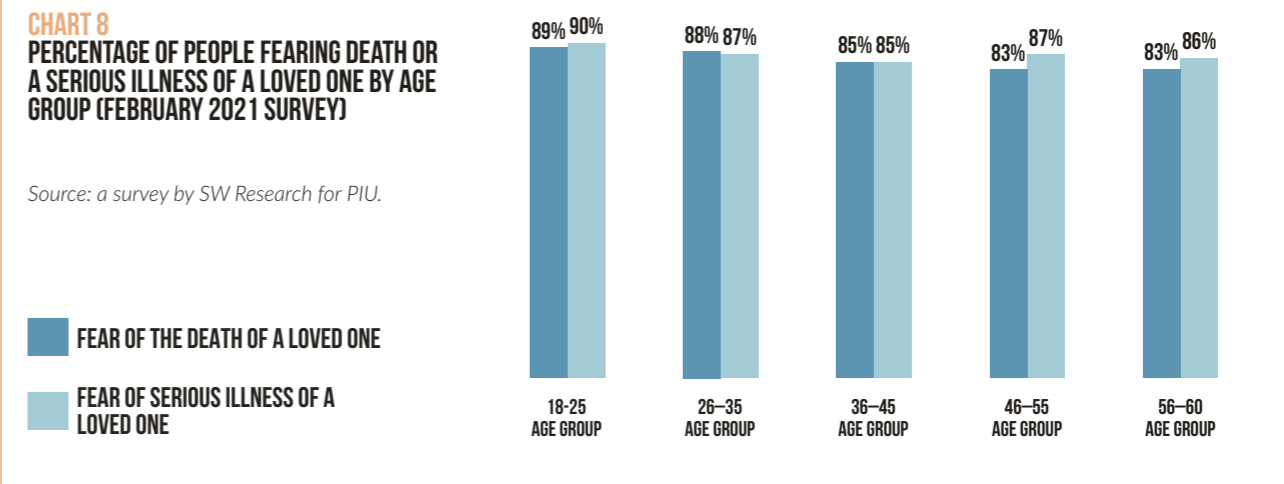
OF POLES SAID THAT THEY WERE AFRAID OF A SERIOUS ILLNESS OF A LOVED ONE.



As compared to February 2020, these concerns increased by 4 p.p. Women are more concerned about family health than men (91.5% as compared to 82%). This concern is most often expressed by people living in a two-person or larger households (about 89%, as compared to 70% for single-person households).<sup>22</sup> As respondents get older, they become less fearful of the death of a loved one, but they still fear of a loved one becoming seriously ill.

CHART 8. PERCENTAGE OF PEOPLE FEARING DEATH OR A SERIOUS ILLNESS OF A LOVED ONE BY AGE GROUP (FEBRUARY 2021 SURVEY)

Source: a survey by SW Research for PIU.



<sup>22</sup> A survey by SW Research for PIU.

Some Poles protect themselves financially by taking out life insurance. However, in 2019, the per capita life insurance premium in Poland was 130 euros while the average for EU countries is more than 1,000 euros<sup>23</sup>.

AVERAGE ANNUAL PREMIUM (IN EUR) FOR LIFE INSURANCE IN INSURANCE EUROPE MEMBER COUNTRIES



Source: Insurance Europe

AN EXAMPLE: HOW DOES IT WORK?

INSURANCE PREMIUM:  
**PLN 75**  
PER MONTH



THE PAYMENT AFTER THE DEATH OF THE MAIN  
BREADWINNER RESULTING FROM AN ACCIDENT:

**PLN 211,000**

In many cases, life insurance allows family members to pay off their mortgage after the death of a loved one, thank to which the family is provided with a home.

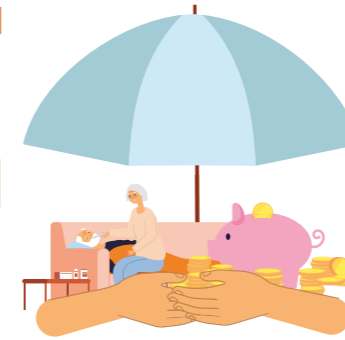
**AID FROM THE INSURER: PLN 211,000**

State support provided through the public insurance system: PLN 4,000 of the funeral benefit plus a monthly pension (a few hundred zlotys) if a family includes children in education.

<sup>23</sup> <https://www.insuranceeurope.eu/insurancedata>

AN EXAMPLE: HOW DOES IT WORK?

INSURANCE PREMIUM  
**PLN 160**  
PER MONTH



THE PAYMENT AFTER CHRONIC ILLNESS  
(DIABETES) AND DEATH OF THE MAIN  
BREADWINNER

**PLN 1 MILLION**

PLN 400,000 was allocated for the repayment of a mortgage loan. The remaining 600,000 is a benefit for the wife.

The money will allow the entire family to maintain the current standard of living and secure, for example, the educational needs of the children. This would not be possible if the family only counted on the state aid.

**IN 2015-2020, INSURERS PAID OUT OVER PLN 53 BILLION UNDER LIFE INSURANCE POLICIES<sup>24</sup>.**

LONELINESS – YOUNG PEOPLE’S FEAR

According to a CBOS survey, 38% of Poles experienced a sense of loneliness and isolation in 2020.<sup>25</sup>

THE PIU STUDY SHOWS THAT CURRENTLY

**59%**

OF PEOPLE ARE AFRAID OF LONELINESS. DURING THE PANDEMIC, THIS FIGURE INCREASED BY 3 PP.



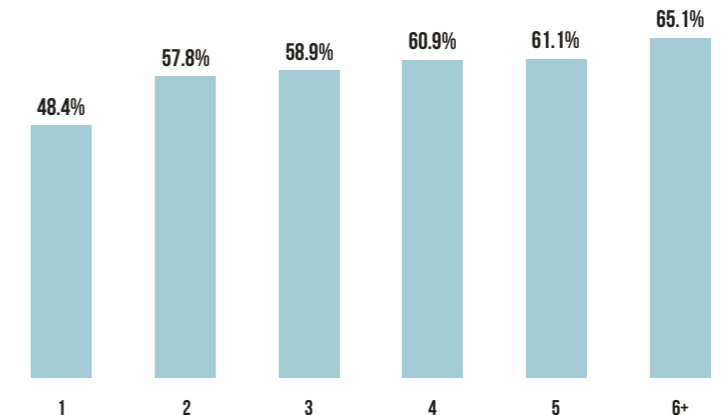
The percentage of people who fear loneliness increases for larger households. **Only 48 percent of people living in single-family households say they fear loneliness. In households with four or more persons, this percentage is as high as 61 percent.**

CHART 9  
THE PERCENTAGE OF PEOPLE WHO FEAR LONELINESS VS. THE NUMBER OF PEOPLE IN THE HOUSEHOLD

Source: a survey by SW Research for PIU.

% OF PEOPLE FEARING LONELINESS

NUMBER OF PERSONS IN THE HOUSEHOLD



<sup>24</sup> Excluding savings and investment policies.

<sup>25</sup> CBOS, Życie codzienne w czasach zarazy (Daily Life in the Times of a Plague), 2020

Of all the surveyed age groups (up to 60 years old), the youngest respondents are most afraid of loneliness.

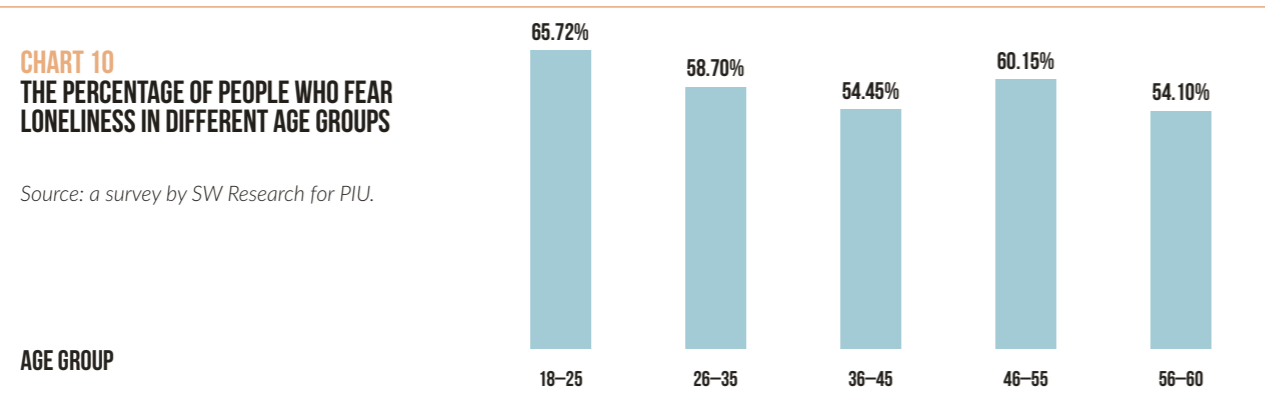
THE HIGHEST  
PERCENTAGE OF PEOPLE  
WHO FEAR LONELINESS IS  
AMONG THOSE AGED.  
**18–25**



THE PIU SURVEY  
SHOWS THAT  
**66%**  
OF THE MEMBERS OF  
THIS AGE GROUP HAVE  
SUCH CONCERNS

**CHART 10**  
THE PERCENTAGE OF PEOPLE WHO FEAR  
LONELINESS IN DIFFERENT AGE GROUPS

Source: a survey by SW Research for PIU.



**ALMOST EVERY FOURTH HOUSEHOLD IN POLAND IS A SINGLE-PERSON HOUSEHOLD.** In 2005, single-person households accounted for 18.3%, while in 2019 the percentage was 24.2% of all households in Poland<sup>26</sup>. A risk associated with loneliness may be the necessity to cover on one's own the costs of treating a serious illness or finding means of maintenance when a person is unable to work.

#### LONE AGEING — A STRUCTURAL RISK

IN POLAND,  
THERE ARE ONLY

**4**

PEOPLE OF WORKING AGE PER  
A PERSON OLDER THAN 65.



IN 2050

THIS RATIO WILL BE  
ONE TO TWO.<sup>27</sup>

**LONELINESS IN OLD AGE ALSO MEANS MORE PROBLEMS WITH HEALTH. THIS IS INFLUENCED, AMONG OTHER THINGS, BY THE ACCOMPANYING DEPRESSION<sup>28</sup>.** In some countries, insurers offer long-term care (LTC) policies. These are long-term policies designed to cover the needs of elderly dependent people and incapacitated in the result of an accident. In Europe, social security is the basis of care for dependent persons. It may be supplemented by private insurance. Long-term care policies support the public system. **They offer two types of benefits – in kind benefits and cash benefits. In-kind benefits involve care arrangement, while cash benefits provide funds for care.** The insurer can be both a funder and a care organiser. In many situations, dependent persons receive assistance only in hospitals. Hospital care is many times more expensive, and often not necessary, if only the dependent person had continuous care at home.

## CHAPTER 04

### ASSETS, SAVINGS AND RETIREMENT

**POLES DO NOT MAKE LONG-TERM SAVINGS. AT THE SAME TIME, ONE OF THEIR BIGGEST CONCERNS IS THE LACK OF MONEY FOR OLD AGE AND NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS.**



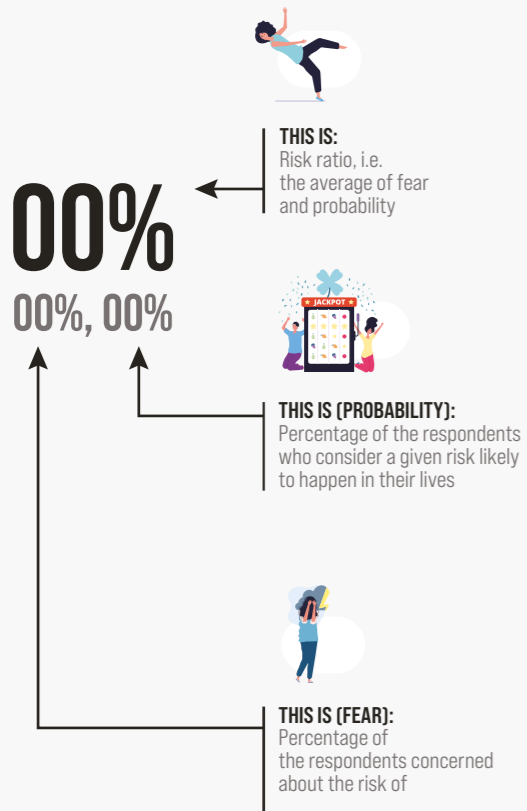
<sup>26</sup> Based on Eurostat data: <https://ciekaweliczyby.pl/gospodarstwa-domowe/>

<sup>27</sup> GUS, Prognozy na lata 2016-2050 (Forecasts for 2016-2050).

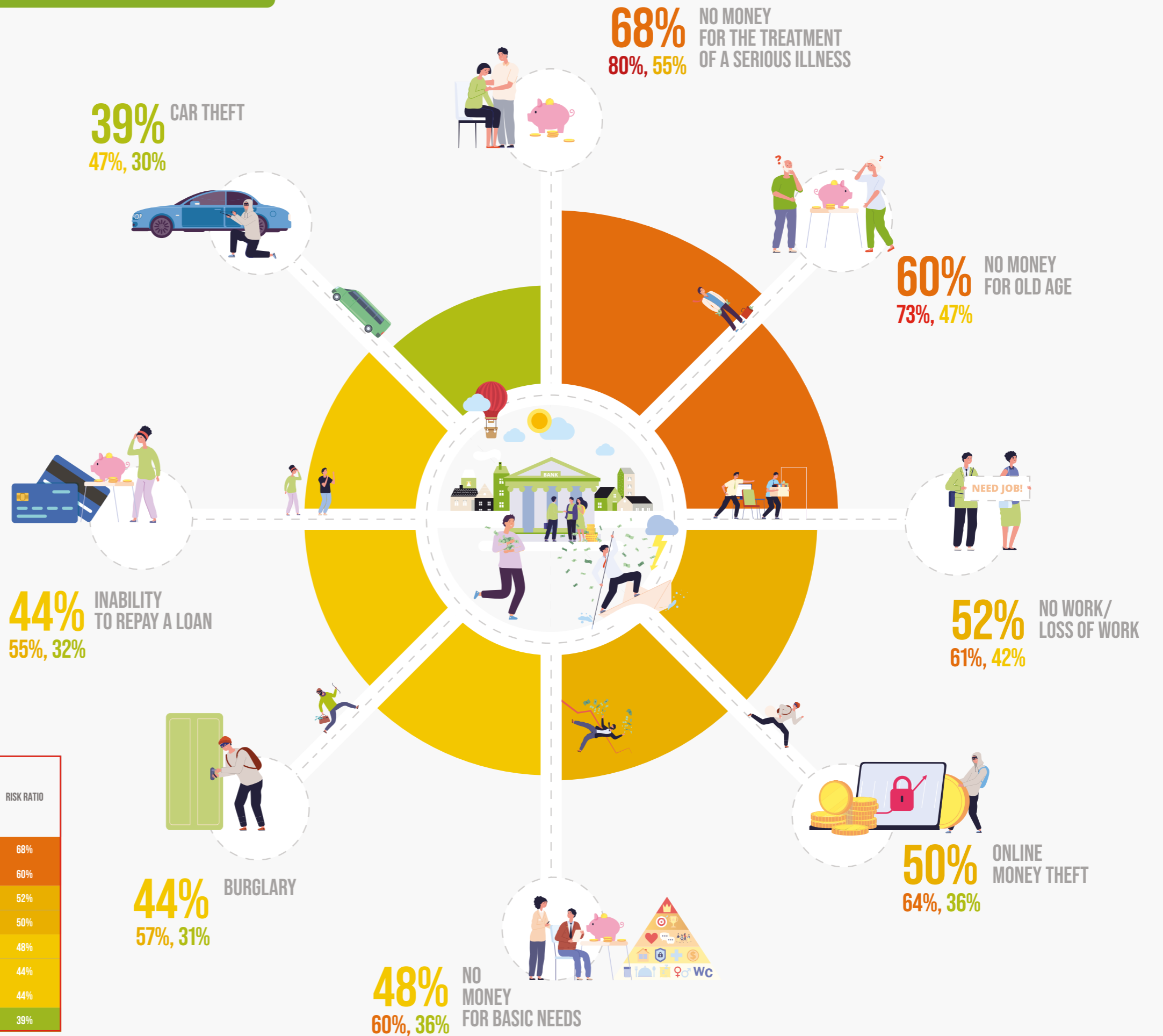
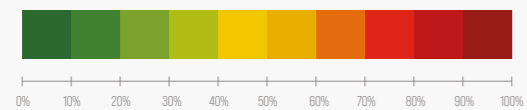
<sup>28</sup> <https://www.sciencedaily.com/releases/2020/11/201109184947.htm> and [https://www.akademiamedycyny.pl/wp-content/uploads/2016/05/201404\\_Geriatria\\_005.pdf](https://www.akademiamedycyny.pl/wp-content/uploads/2016/05/201404_Geriatria_005.pdf).



# ASSETS, SAVINGS AND RETIREMENT MAP



PERCENTAGE SCALE – DIFFERENT SHADES REPRESENT 10%:



|   |   | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT A GIVEN RISK | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |
|---|---|--|---|------------|
| 1 | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS | 80%  | 55%   | 68%        |
| 2 | NO MONEY FOR OLD AGE                            | 73%  | 47%   | 60%        |
| 3 | NO WORK/LOSS OF WORK                            | 61%  | 42%   | 52%        |
| 4 | ONLINE MONEY THEFT                              | 64%  | 36%   | 50%        |
| 5 | NO MONEY FOR BASIC NEEDS                        | 60%  | 36%   | 48%        |
| 6 | BURGLARY  | 57%  | 31%   | 44%        |
| 7 | INABILITY TO REPAY A LOAN                       | 55%  | 32%   | 44%        |
| 8 | CAR THEFT                                       | 47%  | 30%   | 39%        |

## FIGURES:

73% of the respondents are concerned that they will not have enough money for old age. 47% of Poles declare that they do not save for retirement; every fourth respondent do not see such a need.

80% of the respondents are worried about not having enough money for the treatment of a serious illness.

60% of Poles are concerned about not having money for basic needs.

66% of Poles fear a fire of their house/apartment.

THE AVERAGE POLE BELIEVES  
THAT THEY WILL LIVE

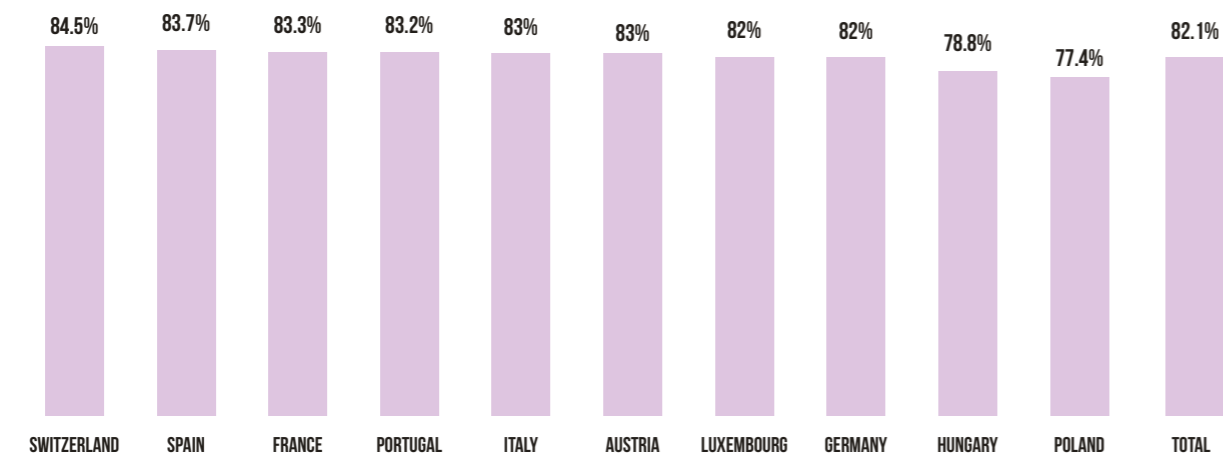
77 YEARS

THIS IS THE LOWEST RESULT AMONG  
THE 10 COUNTRIES SURVEYED BY  
INSURANCE EUROPE<sup>29</sup>.



CHART 11.  
HOW LONG DO YOU THINK YOU WILL LIVE?

Source: Insurance Europe's survey conducted in August 2019 among 10,142 respondents from 10 countries: Austria, France, Germany, Hungary, Italy, Luxembourg, Poland, Portugal, Spain, Switzerland



**POLISH RESPONDENTS DO NOT CARE ABOUT SAVING FOR OLD AGE, DESPITE THE FACT THAT THE LACK OF MONEY IN RETIREMENT IS ONE OF THEIR MAIN CONCERNS.** 47% of the respondents declare that they do not save for an additional pension. Almost one in four non-savers has absolutely no interest in this issue. 40% of those who say they do not save cite a lack of resources to do so as a reason. In 40 years, the replacement rate, i.e. the ratio of the pension to the last salary, will fall below 30%. Insurance offers the opportunity to secure higher pensions, even by 20%, through long-term saving, assuming that a person puts aside about PLN 100 a month starting from their 30th birthday.

<sup>29</sup> Insurance Europe's survey conducted in August 2019 among 10,142 respondents from 10 countries: Austria, France, Germany, Hungary, Italy, Luxembourg, Poland, Portugal, Spain, Switzerland

## AN EXAMPLE: HOW DOES IT WORK?

A PERSON WHO JOINED AN EMPLOYEE CAPITAL PLAN (PPK) AT THE AGE OF 35, WHO EARNS A NATIONAL AVERAGE SALARY (OF CA. PLN 3,700 AFTER TAX) AND WHO MAKES CONTRIBUTIONS TO THE PPK AT THE BASIC RATE (OF CA. 2% OF PENSION)



ACCUMULATE NEARLY  
PLN 180,000  
FOR RETIREMENT PROVIDED THEY CONTINUE SAVING FOR 30 YEARS. PUTTING ASIDE THE SAME MONEY OUTSIDE PPK, THEY WOULD SAVE LESS THAN PLN 60,000 FOR THEIR OLD AGE.

In Poland, PPK plans can be operated by insurers, investment funds, pension funds, brokerage houses and banks. However, the PPK plans offered by insurers are subject to the "asset tax". The tax rate for insurers is higher than the legal cap on the management fees under PPK contracts (0.5%). Insurers are effectively subject to an asset tax of more than 0.5226% per annum. The situation is similar with the PPE (Occupational Pension Plans). The cap on the costs and fees charged by financial institutions is a maximum of 0.6% of the value of the funds managed annually, which makes it uneconomic for insurers to operate PPE subject to the assets tax.

## EXAMPLE: THE RESPONDENTS ARE AFRAID OF COSTS OF SERIOUS DISEASES



CANCER WAS DIAGNOSED AFTER THREE YEARS AND THE INSURER PAID

PLN 200,000



CANCER INSURANCE  
PLN 92 PER MONTH

The average Pole would have to work 4.5 years to earn this money, without spending anything. The sum of the premiums paid for three years did not exceed the national average earnings (approx. PLN 3,700 after tax).

While the fear of a low retirement pension is important, it concerns the future, whereas the risk of expenditures related to a serious illness affects everyone regardless of age. During the pandemic, this fear increased by 2 p.p. Serious illness can be insured, and the cost of the premium will not significantly burden the average family budget. The benefits paid in the event of illness may be equal to a multiple of the annual average salary.

## FEARS OF LOSING WORK

The pandemic has changed the financial and occupational situation of Poles.

**IN FEBRUARY 2020**  
**59%**  
OF POLES WERE AFRAID OF LOSING WORK OR REMAINING UNEMPLOYED IN THE NEAR FUTURE



**IN FEBRUARY 2021**  
**61%**  
OF THE RESPONDENTS EXPRESSED SUCH A CONCERN.

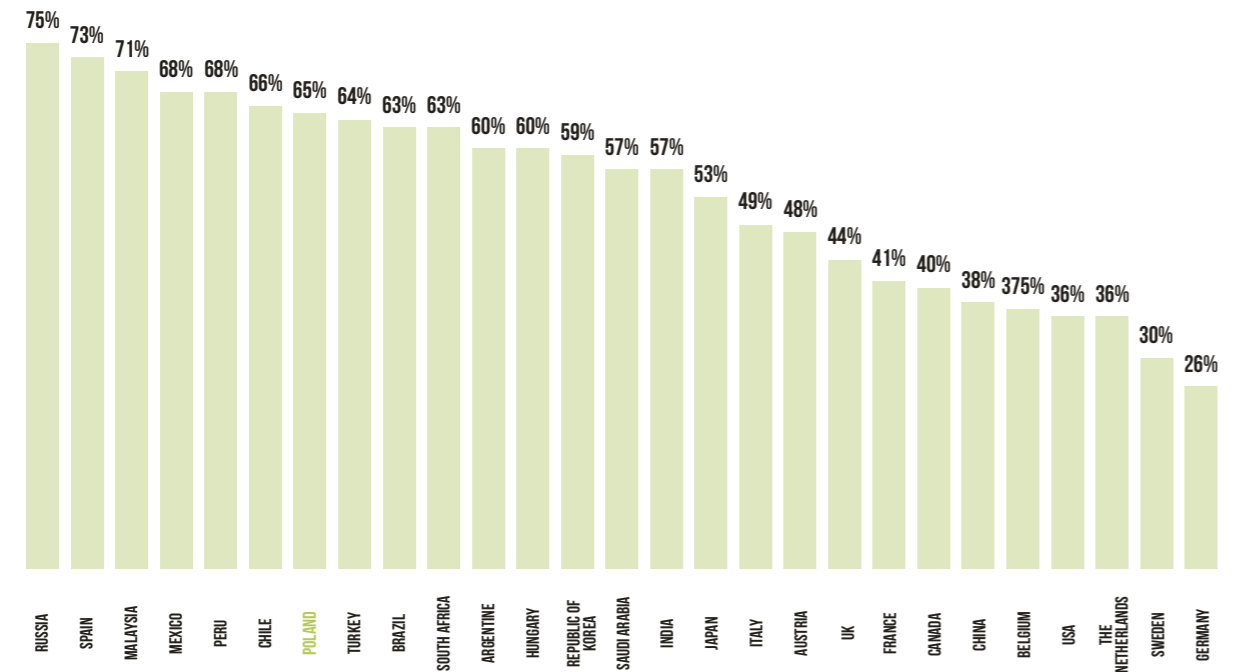
The results of the PIU survey are similar to those of the World Economic Forum study of October 2020<sup>30</sup> which showed that 65% of Poles are afraid of losing their jobs in the next 12 months. The figure for Poland was 11 p.p. higher than the average for the 27 countries covered by the WEF study. For EU countries, a higher percentage of people with the same fear were recorded only in Spain.

A LARGER PERCENTAGE OF POLES SEEING WORK LOSS AS THE MOST SIGNIFICANT FEAR IS ALSO A CONSEQUENCE OF THE PANDEMIC. ACCORDING TO THE PIU SURVEY, THIS IS THE MOST IMPORTANT FEAR FOR

**8% OF POLES.**

**CHART 12.**  
PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT LOSING WORK IN THE NEXT 12 MONTHS

Source: Ipsos, World Economic Forum



There has been a worrying increase in the gap between men and women in their perception of fear of losing work. According to the PIU survey of February 2021, as many as 68.2% of women are afraid of losing work compared to about 52% of men. This difference has nearly doubled as compared to the February 2020 survey.



**THE SURVEY CONFIRMS A GLOBAL TREND WHERE WOMEN ARE PERCEIVED TO BE MORE VULNERABLE TO NEGATIVE ECONOMIC IMPACTS CAUSED BY THE PANDEMIC<sup>31</sup>.** Notably, no significant discrepancies were noted regarding the fear of job loss for respondents broken down by the place of residence, age or education.

### PERCENTAGE OF RESPONDENTS CONCERNED ABOUT LOSING WORK, BY GENDER

Source: a survey by SW Research for PIU.

**WOMEN**  
**68.2%**



**MEN**  
**51.9%**

### THE RESPONDENTS CONTINUE TO SHOW A HIGH LEVEL OF WILLINGNESS TO RETRAIN AND CHANGE OCCUPATION.



As many as 77% of the respondents surveyed in February 2021 declare their readiness to retrain or change their occupation.

Such a high occupational flexibility is very significant given the long-term global effects of the pandemic which has accelerated the movement of workers into more recession-proof and more forward-looking industries.

The uncertain pandemic situation also resulted in a 4 p.p. decrease in the willingness of looking for work abroad. Currently, only 47% of the respondents declare that they would consider such an option. **It is now more important to ensure stability for ourselves and our loved ones – as many as 58% of the respondents say that they would take a less attractive job if that means staying in the same location.**

<sup>30</sup> [http://www3.weforum.org/docs/WEF\\_Future\\_of\\_Jobs\\_2020.pdf](http://www3.weforum.org/docs/WEF_Future_of_Jobs_2020.pdf)

<sup>31</sup> <https://www.europarl.europa.eu/news/en/headlines/society/20210225STO98702/understanding-the-impact-of-covid-19-on-women-infographics>

## SAVINGS AND EXPENSES DURING THE PANDEMIC

The situation on the labour market also translates into an approach to expenditures and savings. Despite spending less during the first months of the pandemic, many Poles did not save more due to the loss of some or all of their income.

According to a survey of the National Debt Register, in January 2021, 24% of Poles had no savings. Only 17% said they had enough savings to support themselves during a period of unemployment lasting for six months. In 2020, almost half of Poles said their savings were less than PLN 5,000<sup>32</sup>.

**AFTER LOSING WORK, A SINGLE PERSON WITH SUCH SAVINGS WOULD BE ABLE TO SURVIVE AT THE LEVEL OF EXPENDITURE DEFINED AS THE "SOCIAL MINIMUM" (PLN 1212.59) FOR**

**4.1 MONTHS**

**WITH THE SAVINGS OF PLN 10,000, A FAMILY WITH A CHILD AGED 4-6 AND EXPENDITURES AT THE LEVEL OF THE SOCIAL MINIMUM (3005.58 PLN) WILL SURVIVE FOR**

**3.3 MONTHS**

### POLES STILL HAVE RELATIVELY LITTLE SAVINGS COMPARED TO THE REST OF THE EU POPULATION.

Despite the temporary increase in household savings in Q2 2020 related to the lockdown, the savings to income ratio for Q3 2020 has already returned almost to its pre-pandemic level of ca. 6.3%.

### BY WAY OF COMPARISON, AN AVERAGE EUROPEAN HOUSEHOLD SAVES ABOUT 16.1% OF ITS DISPOSABLE INCOME.

It is therefore not surprising that one of the key fears of Poles is the lack of money for basic needs. This fear was expressed by as many as 69% of the respondents of the PIU survey conducted in February 2021. The fear is a consequence of both the pandemic and historically low savings of Poles.

**IN Q3 2020, AN AVERAGE POLISH HOUSEHOLD SPENT 5.2% OF ITS INCOME FOR INVESTMENTS (DEFINED BY EUROSTAT AS INVESTMENTS IN NON-FINANCIAL ASSETS AND CREDIT PURCHASES).**

By comparison, the average ratio of investment expenditures to disposable income of households in the EU was 8.8% over the same period.

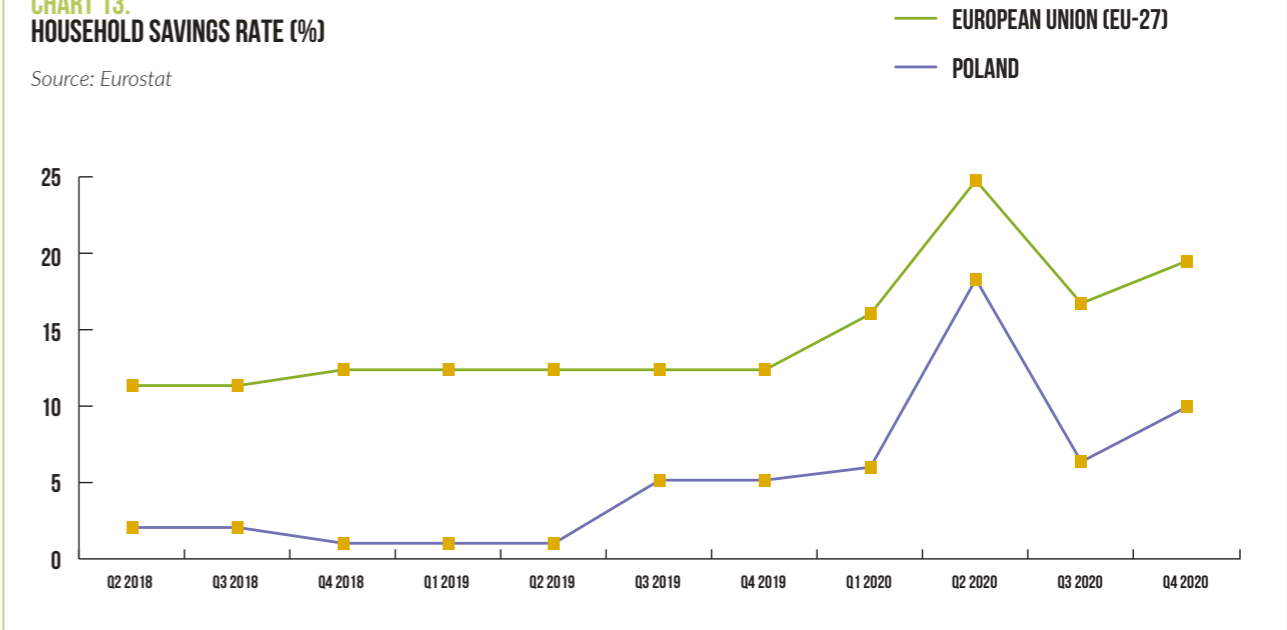


**PIU SURVEY SHOWS THAT 30% OF THE RESPONDENTS EARN LESS THAN BEFORE THE PANDEMIC.**



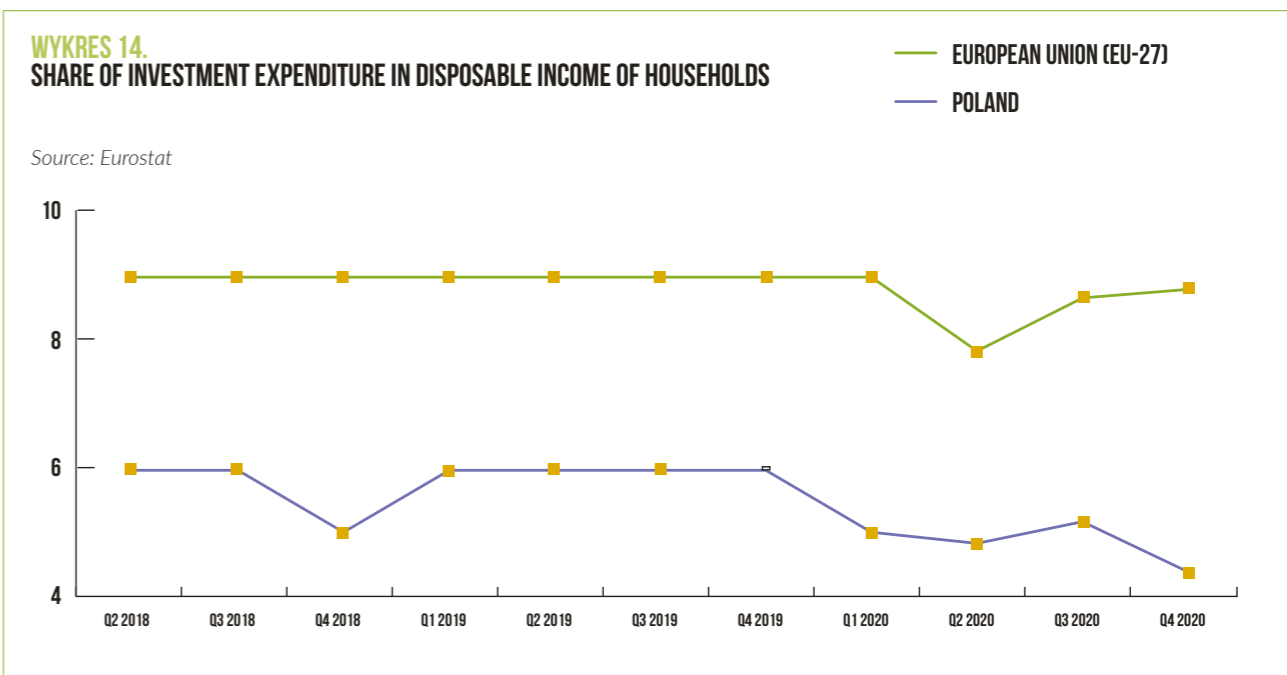
**CHART 13. HOUSEHOLD SAVINGS RATE (%)**

Source: Eurostat



**WYKRES 14. SHARE OF INVESTMENT EXPENDITURE IN DISPOSABLE INCOME OF HOUSEHOLDS**

Source: Eurostat



<sup>32</sup> <https://krd.pl/Centrum-prasowe/Raporty/2021/BAROMETR-OSZCZEDNOSCI>

## DECREASE IN SELF-SATISFACTION WITH ONE'S FINANCIAL SITUATION

THE PIU SURVEY OF FEBRUARY 2020 SHOWED THAT 56% OF THE RESPONDENTS AGREED WITH THE STATEMENT THAT TODAY THEY HAVE MORE MONEY THAN THEIR PARENTS WHEN THEY WERE THE SAME AGE. ONLY 52% OF THE RESPONDENTS SURVEYED IN FEBRUARY 2021 AGREED WITH THIS STATEMENT.



### PERCENTAGE OF RESPONDENTS WHO AGREE WITH THE STATEMENT THAT

Source: a survey by SW Research for PIU.

# 29.9%

EARN LESS BECAUSE OF THE PANDEMIC



# 4.7%

HAVE BEEN FORCED BY THE PANDEMIC TO CHANGE THEIR OCCUPATION OR LINE OF BUSINESS



# 3.9%

ARE IN A BETTER FINANCIAL SITUATION BECAUSE OF THE PANDEMIC



## HOUSING AS THE MOST IMPORTANT ASSET

IN FEBRUARY 2020

# 93%

OF THE RESPONDENTS RATED HAVING ONE'S OWN APARTMENT OR HOUSE AS "IMPORTANT"



IN FEBRUARY 2021

# 96%

OF THE RESPONDENTS RATED HAVING ONE'S OWN APARTMENT OR HOUSE AS "IMPORTANT"

Moreover, only 16% of Poles declare that they prefer to rent an apartment for life rather than buy it on credit. This is a decrease of 5 p.p as compared to the figure for February 2020.

As many as 86% of the respondents say that homeowners' insurance is useful for them in everyday life. At the end of 2020, there were 14.6 million homeowners' insurance policies covering apartments, summer houses and home contents in Poland, worth PLN 1.65 bn in premiums. Thanks to homeowners' policies, insurers play an important role in financially securing the most important asset class for Poles.

## FIRE IS THE BIGGEST CONCERN RELATED TO HOUSING

People living in the countryside and small towns are more concerned about fires in their homes than people in larger towns and cities.



THE SECOND PHASE OF THE PIU SURVEY (FEBRUARY 2021) SHOWED THAT

# 70%

OF THE RESPONDENTS LIVING IN SMALL TOWNS OR VILLAGES

FEAR A FIRE IN THEIR HOUSE, **44%** CONSIDER IT A PROBABLE RISK.

Both of these figures fall significantly among respondents from larger cities.

AMONG THE RESPONDENTS LIVING IN CITIES WITH THE POPULATION OF MORE THAN 100,000

# 58%

FEAR A FIRE

# 30%

CONSIDERED FIRE A LIKELY EVENT



IN 2020, FIRE SERVICES RESPONDED TO 583,228 EVENTS, INCLUDING

# 128,738

FIRES, 413,854 LOCAL HAZARDS AND 40,636 FALSE ALARMS



IN 2020,

# 489

PEOPLE WERE KILLED IN FIRES AND 2863 WERE INJURED.<sup>33</sup>



360 PEOPLE WERE KILLED AND 1859 INJURED IN RESIDENTIAL FIRES ALONE. OUT OF EACH 10 PEOPLE DYING IN A FIRE, 7 LOST THEIR LIVES IN APARTMENTS OR HOUSES.

From 1 October to 31 December 2020 (the first half of the heating season) fire services carried out rescue operations in 1086 incidents involving carbon monoxide discharges. These incidents resulted in 23 fatalities and 460 persons in need of medical assistance<sup>34</sup>. In 2020, every fifth fire in Poland resulted from the careless handling of flammable substances by an adult. Every fourth fire broke out in a residential building. More than 10% of fires occurred in a single-family house.<sup>35</sup> Therefore, the risk of fire depends to a large extent on responsible human behaviour.

<sup>33</sup> <https://www.gov.pl/web/kgpsp/statystyczne-podsumowanie-roku>

<sup>34</sup> <https://www.gov.pl/web/kgpsp/statystyczne-podsumowanie-roku>

<sup>35</sup> <https://dane.gov.pl/pl/institution/22.komenda-glowna-panstwowej-strazy-pozarnej>

**IN 2020, THE AVERAGE VALUE OF A MORTGAGE LOAN WAS PLN 295,563, ACCORDING TO THE DATA OF THE POLISH BANK ASSOCIATION<sup>36</sup>.**

This amount should be compared with data on savings. Nearly 25% of Poles have no savings, and the average debt per person is PLN 19,660.37. Many people are unable to afford to repair the serious damage caused by an incident such as a fire or flooding in their home if they are forced to pay out-of-pocket. The problem can be significantly compounded if the incident causes damage to the property of others, for example in the event of flooding of another dwelling or business premises which contain goods or equipment of a substantial value. In such an event, claimants may find themselves in serious financial problems.

**HOMEOWNERS' INSURANCE INCLUDES PERSONAL LIABILITY COVER**

**FLOODING IS THE MOST COMMON DAMAGE TO APARTMENTS**

**This risk may be mitigated by homeowners' insurance which is affordable for most owners of residential properties.**

An 60-metre apartment worth PLN 360,000 can currently be insured for ca. PLN 250-300 per year, which translates into a monthly cost of PLN 25. In all likelihood, such a cost can be considered to be within the financial reach of most borrowers, as opposed to having to cover multi-thousand-zloty losses associated with potential contingencies such as fire, flooding or burglary.

#### AN EXAMPLE: HOW DOES IT WORK?

**LIGHTNING STRUCK A HOUSE CAUSING FIRE THAT DESTROYED THE PROPERTY AND ITS CONTENTS. THE COVER FOR THE HOUSE WAS STRUCTURED AS FOLLOWS:**



**THE DAMAGE OCCURRED IN A NEW BUILDING, IN WHICH THE CLAIMANTS LIVED FOR TWO MONTHS.**

**THE COSTS OF RENOVATING THE HOUSE AND COMPENSATION FOR THE DAMAGED FIXTURES AND FITTINGS WERE**

**PLN 704,000**

**THE INSURER ALSO COVERED THE COST OF ALTERNATIVE ACCOMMODATION.**



**ANNUAL PREMIUM (THE MOST EXPENSIVE, "DIAMOND" PACKAGE) PLN 1,043**

A person who earns a national average salary (approx. PLN 3,700 after tax) would have to work for this amount for almost 16 years, assuming that they put aside their entire salary every month.

<sup>36</sup> Based on the AMRON-SARFiN report Ogólnopolski raport o kredytach mieszkaniowych i cenach transakcyjnych nieruchomości (National Report on Mortgage Loans and Real Property Transaction Prices), 4/2020

<sup>37</sup> Ibidem.

## CHAPTER 05

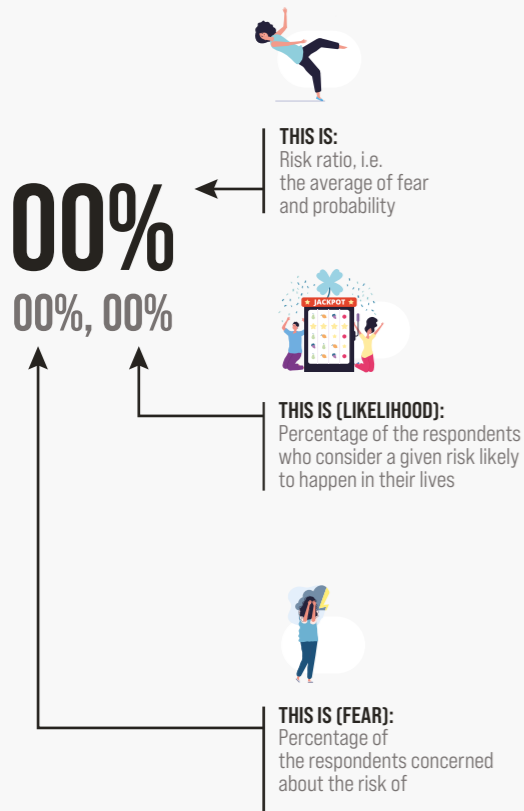
### CAR ACCIDENTS

**IN POLAND, MORE THAN 5,000 MOTOR CLAIMS ARE SETTLED EVERY DAY AND MORE THAN PLN 30 MILLION IS PAID TO VICTIMS OF CAR ACCIDENTS.**

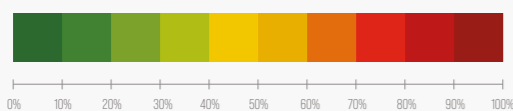


This is a risk that Poles create for themselves. They increase this risk by driving dangerously and manifesting an inappropriate attitude towards the rules of the road.

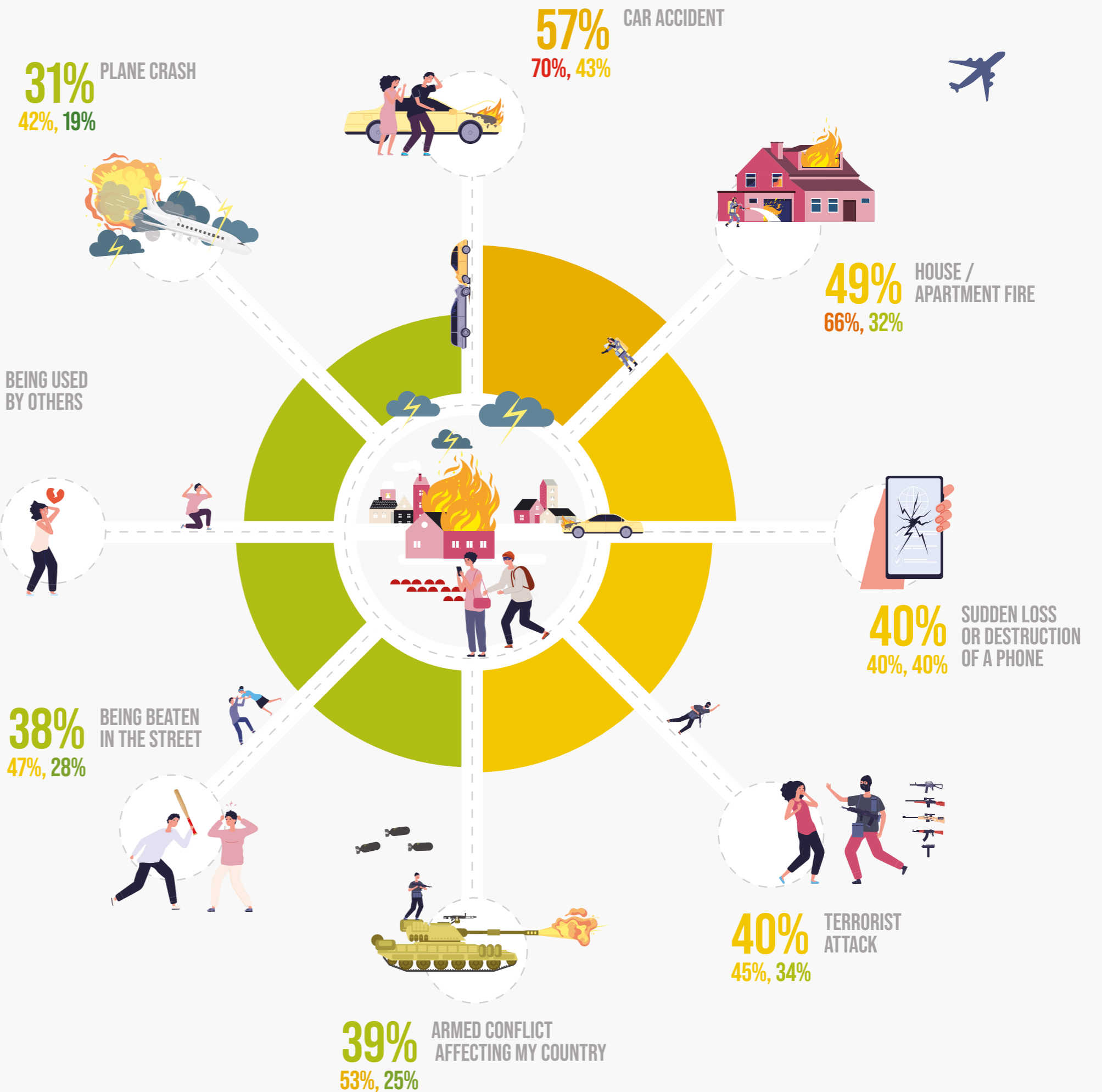
# ACCIDENTS MAP



PERCENTAGE SCALE – DIFFERENT SHADES REPRESENT 10%:



|   |                                       | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT A GIVEN RISK | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |
|---|---------------------------------------|--|---|------------|
| 1 | CAR ACCIDENT                          | 80%  | 43%   | 57%        |
| 2 | HOUSE/APARTMENT FIRE                  | 66%  | 32%   | 49%        |
| 3 | SUDDEN LOSS OR DESTRUCTION OF A PHONE | 40%  | 40%   | 40%        |
| 4 | TERRORIST ATTACK                      | 45%  | 34%   | 40%        |
| 5 | ARMED CONFLICT AFFECTING MY COUNTRY   | 53%  | 25%   | 39%        |
| 6 | BEING BEATEN IN THE STREET            | 47%  | 28%   | 38%        |
| 7 | BEING USED BY OTHERS                  | 44%  | 26%   | 35%        |
| 8 | PLANE CRASH                           | 42%  | 19%   | 31%        |



## FIGURES:

70% of Poles are afraid of a car accident.

Over the last 10 years, insurers have paid out **PLN 115 bn** under motor insurance policies.

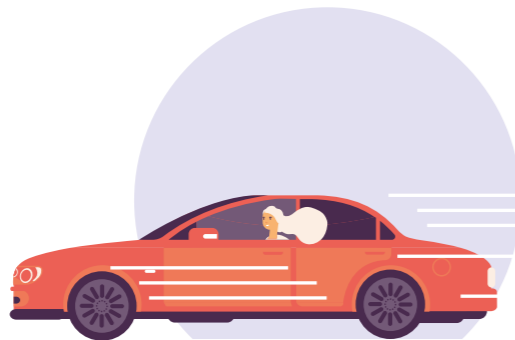
**WOMEN AND PEOPLE LIVING IN LESS URBANISED AREAS ARE MORE AFRAID OF CAR ACCIDENTS.**



**43%**  
OF THE RESPONDENTS CONSIDER THAT A CAR ACCIDENT IS LIKELY TO HAPPEN IN THEIR LIFETIME.

In 2020, Poles received approx. **PLN 14.5 billion** in claims and benefits under motor insurance policies.<sup>38</sup> This is a similar sum to the one paid in 2019.<sup>39</sup> Although Poles consider car accidents to be a significant risk, they bring that risk on themselves. 9 out of 10 accidents are caused by drivers. In February 2020, PIU examined their attitudes towards compliance with rules of the road.<sup>40</sup>

**1/3**  
OF THE SURVEYED DRIVERS CONSIDER IT SAFE TO EXCEED A SPEED LIMIT BY 20 KM/H IN BUILT-UP AREAS.



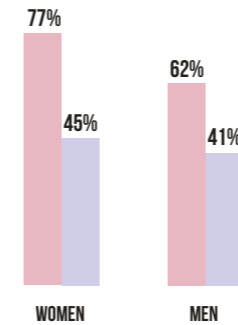
**22%**  
BELIEVE IT IS SAFE TO EXCEED A SPEED LIMIT BY 30 KM/H IN A BUILT-UP AREA.

- 55% of the respondents say that “fast driving can be safe”.
- 38% of the respondents believe that overtaking another passenger car on double white lines can be justified in certain cases.
- 20% of drivers believe that “squeezing in” between vehicles why overtaking can be justified in certain cases.

## THE FEAR AND PERCEPTION OF THE PROBABILITY OF A TRAFFIC ACCIDENT VS. GENDER AND THE PLACE OF RESIDENCE

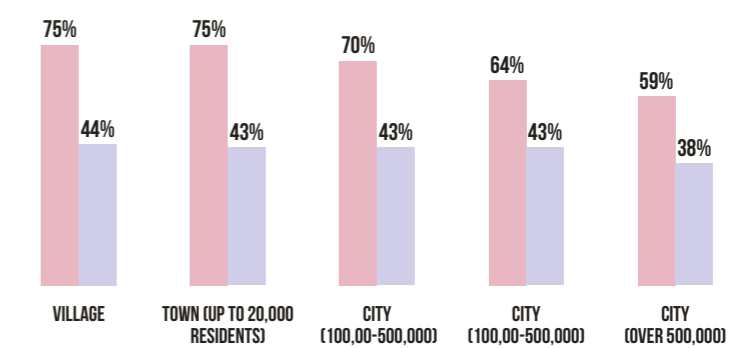
**CHART 15.**  
**SEX**

Source: a survey by SW Research for PIU.



**CHART 16.**  
**PLACE OF RESIDENCE**

Source: a survey by SW Research for PIU.



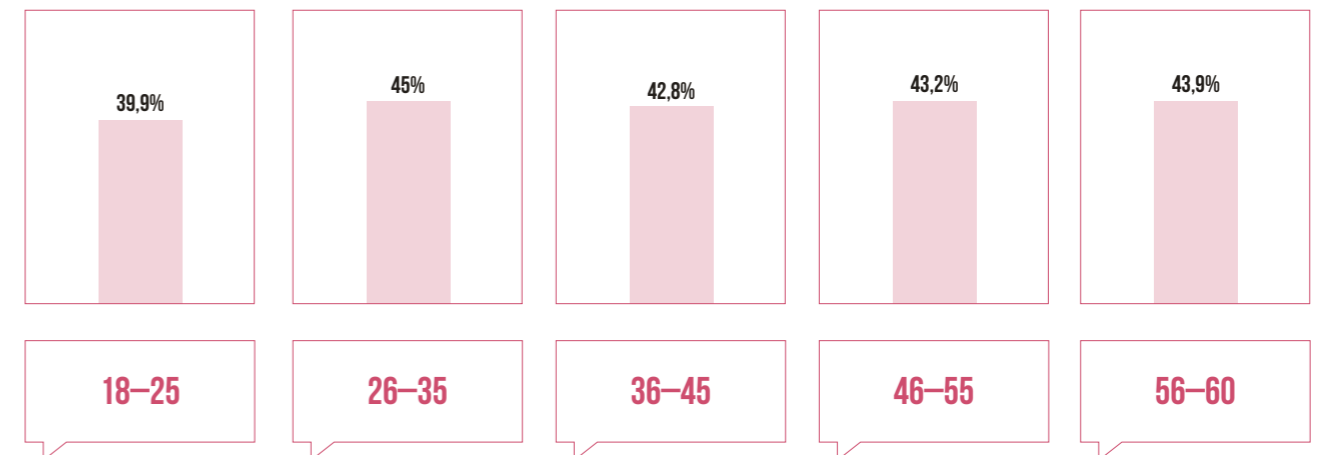
PERCENTAGE OF THE RESPONDENTS WHO FEAR THIS RISK

PERCENTAGE OF RESPONDENTS WHO ASSESS THIS RISK AS "PROBABLE"

In Poland, young drivers are the group which causes the most accidents relative to their population.

Of all the age groups studied by PIU, young drivers most underestimate the probability of an accident in their lifetime the most.

**CHART 17.**  
**PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A CAR ACCIDENT LIKELY TO HAPPEN IN THEIR LIFETIME IN DIFFERENT AGE GROUPS**



Source: a survey by SW Research for PIU.

## CONCLUSIONS:

**THE MOST EFFECTIVE WAY TO IMPROVE ROAD SAFETY IS TO ENSURE THAT CARELESS DRIVERS ARE INEVITABLY PUNISHED.**

The current law allows drivers to obstruct and delay road violation proceedings. In addition, although road safety services have stepped up their activities, there are still not enough road checks and speed cameras compared to the growing number of vehicles. As a result, drivers often get away with speeding. **The consequences of driving without a licence or while banned from driving are relatively minor and – if a delinquent driver does not cause an accident – involve merely a fine.** The system of review and enforcement of penalties needs to be improved. Anyone driving should be aware that if they commit a violation, they will be punished.

<sup>38</sup> <https://piu.org.pl/30-mld-zl-odszkodowan-dla-poszkodowanych/>

<sup>39</sup> <https://piu.org.pl/ubezpieczyciele-wyplacili-307-mld-zl-odszkodowan/>

<sup>40</sup> The Road Safety study carried out by SW Research for PIU from 20.01.2020 to 02.02.2020 on a sample of 1509 drivers. The research sample has been selected in such a way as to obtain a picture of drivers with a B category driving licence who drive at least 1-2 times a week.



Also, the penalty should be sufficiently severe, especially for re-offenders. In Poland, fines are relatively low compared to earnings.

THE MAXIMUM FINE OF  
PLN 500  
FOR DRIVING AT LEAST 51 KM/H OVER  
A SPEED LIMIT WAS INTRODUCED IN  
POLAND IN THE EARLY 2000S.



IT WAS 25% OF THE AVERAGE SALARY AT THE TIME. NOWADAYS,  
THE FINE IS EQUAL TO A MERE 1/8 OF THE AVERAGE SALARY.

#### **PENALTY POINTS AND FINES SHOULD ALSO BE REFLECTED IN PREMIUMS FOR THIRD PARTY LIABILITY INSURANCE.**

Careless drivers who frequently violate traffic laws should expect higher rates because they pose a higher risk of causing a road accident. Linking the rates to fines and penalty points has also a great preventive impact. Drivers who knew that fines and penalty points could increase their third party liability premiums would drive more safely. Such solutions are already in place in the USA and the United Kingdom, where it is standard practice to include information on offences committed by drivers in insurance tariffs.

Changes are also needed to the **driver training system**. More emphasis needs to be placed on raising the awareness of how dangerous a tool the car can be and how its physics work. The decision to take out homeowners' insurance may be supported by data on the costs of claims settlement compared to the costs of the insurance premium and data on savings and debts of Poles.

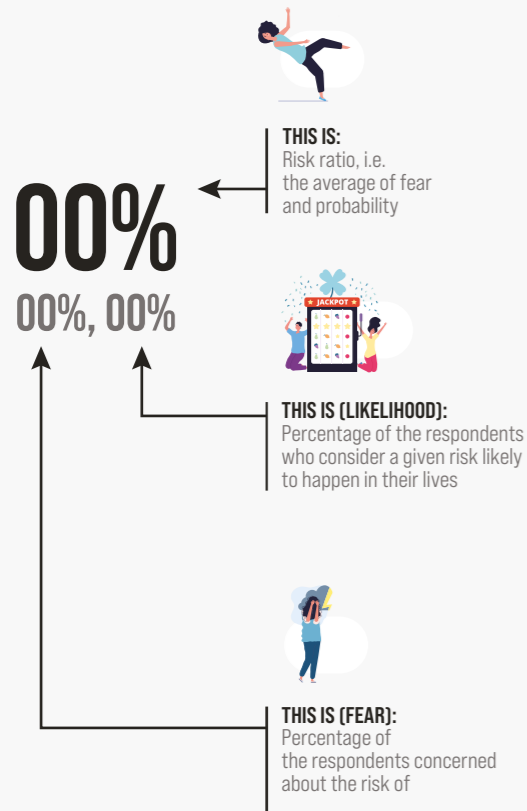
## CHAPTER 06 THE ENVIRONMENT

**ALMOST THREE QUARTERS OF POLES  
BELIEVE THAT CLIMATE CHANGE  
AFFECTS EVERYONE EQUALLY.**

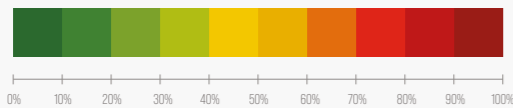


They do not see climate change as a single phenomenon but are afraid of specific types of risks.

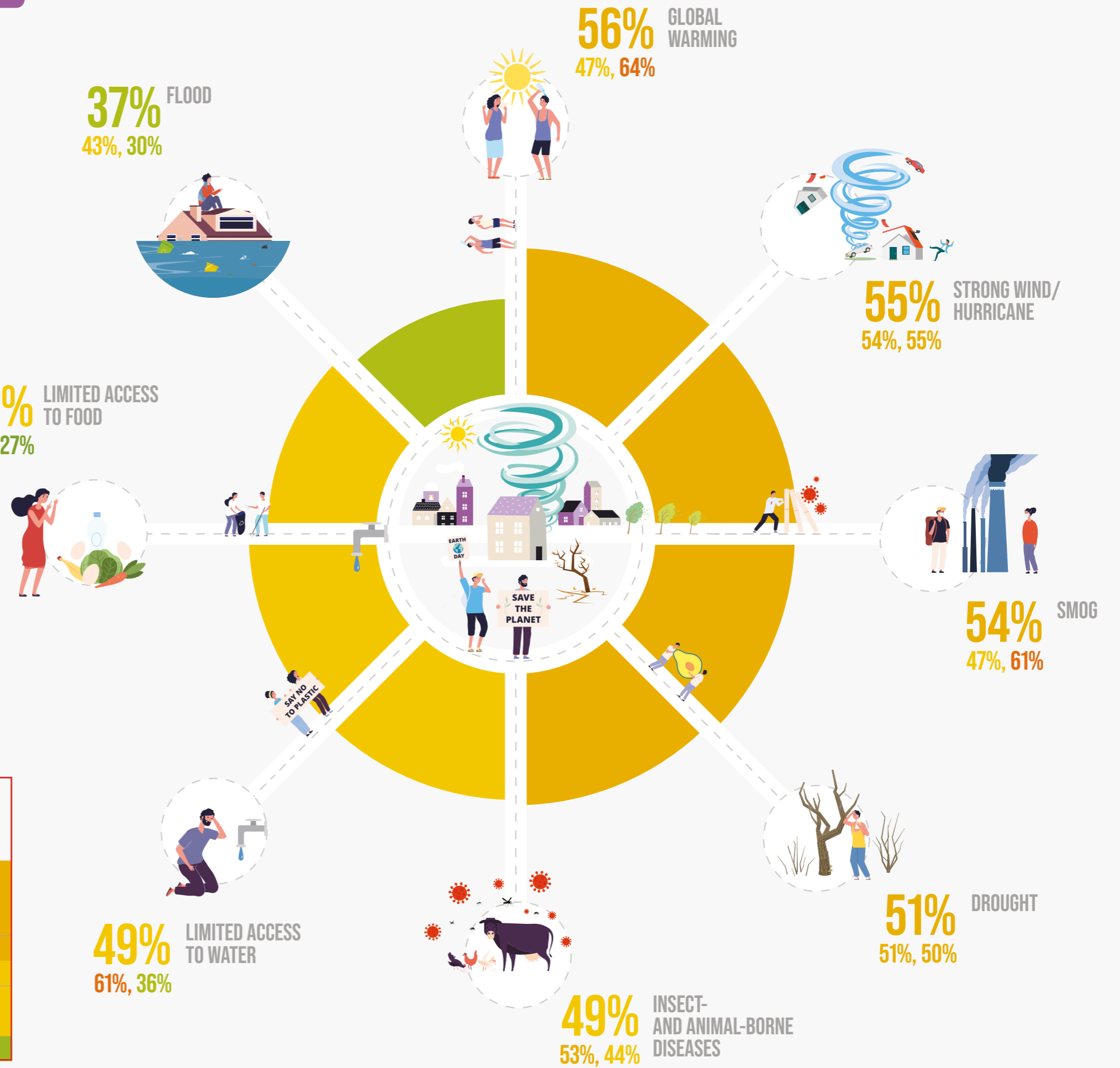
# ENVIRONMENT MAP



PERCENTAGE SCALE - DIFFERENT SHADES REPRESENT 10%:



|   |                                   | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT A GIVEN RISK | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |
|---|-----------------------------------|--|---|------------|
| 1 | GLOBAL WARMING                    | 47%  | 64%   | 56%        |
| 2 | STRONG WIND/HURRICANE             | 54%  | 55%   | 55%        |
| 3 | SMOG                              | 47%  | 61%   | 54%        |
| 4 | DROUGHT                           | 51%  | 50%   | 51%        |
| 5 | INSECT- AND ANIMAL-BORNE DISEASES | 53%  | 44%   | 49%        |
| 6 | LIMITED ACCESS TO WATER           | 61%  | 36%   | 49%        |
| 7 | LIMITED ACCESS TO FOOD            | 57%  | 27%   | 42%        |
| 8 | FLOOD                             | 43%  | 30%   | 37%        |



FIGURES:

- 64% of Poles consider climate warming to be a threat that will occur in their lives.
- 14% of Poles believe that global warming is a myth. Before the pandemic, the figures was 21%.
- 55% of the respondents consider the dangers of high winds and hurricanes to be likely in their lives.

THE PERCENTAGE OF POLES WHO BELIEVE THAT CLIMATE CHANGE DOES NOT AFFECT THEM HAS DECLINED OVER THE PAST YEAR.

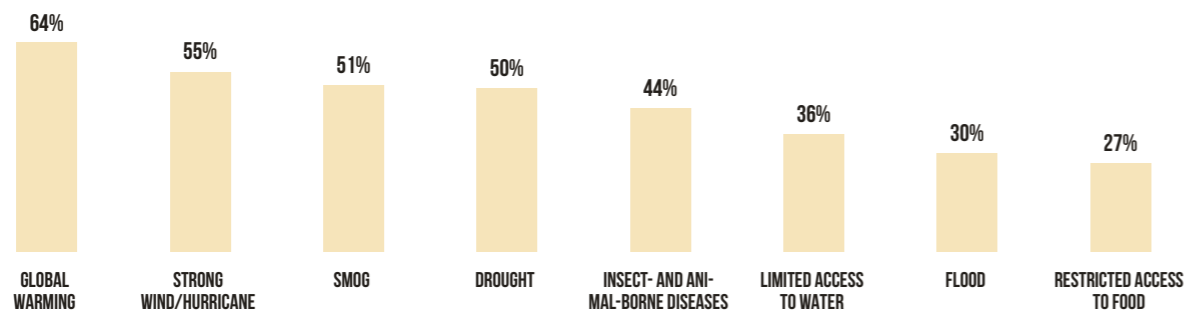
ALMOST **3/4**  
OF THE RESPONDENTS CONSIDER THAT CLIMATE CHANGE AFFECTS EVERYONE TO THE SAME DEGREE. THIS IS A 4 P.P. INCREASE FROM FEBRUARY 2020.<sup>41</sup>



As in the first phase of the PIU survey, about 64% of respondents consider climate change to be a real risk that will occur in their lives.

CHART 18. PERCENTAGE OF THE RESPONDENTS WHO SAY THAT A GIVEN THREAT IS LIKELY TO HAPPEN IN THEIR LIFETIME

Source: a survey by SW Research for PIU



<sup>41</sup> A survey by SW Research for PIU

THE NATURE OF PHENOMENA IS CHANGING

CONCERNS ABOUT ENVIRONMENTAL THREATS ARE THE HIGHEST IN SMALL TOWNS. THIS IS ALL THE MORE ALARMING BECAUSE CITIES ARE ALSO INCREASINGLY EXPOSED TO ADVERSE WEATHER EVENTS.



**46%** OF PEOPLE LIVING IN VILLAGES ARE AFRAID OF FLOOD. THE FIGURE FOR CITIES OVER

500,000 IS **34%.**

SIMILAR DIFFERENCES CAN BE SEEN IN RESPECT OF CONCERNS ABOUT HIGH WINDS.

CHART 19. PERCENTAGE OF THE RESPONDENTS WHO FEAR FLOODS DEPENDING ON THE PLACE OF RESIDENCE

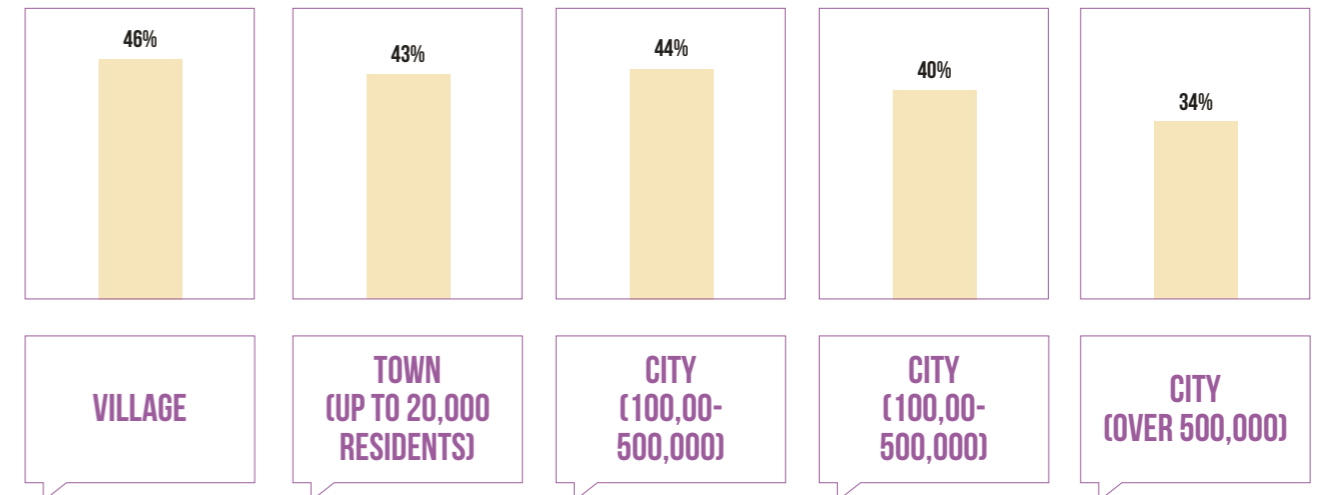


CHART 20. PERCENTAGE OF THE RESPONDENTS WHO FEAR STRONG WINDS/HURRICANE DEPENDING ON THE PLACE OF RESIDENCE



According to The Climate of Risk report by PIU<sup>42</sup> smaller towns are more vulnerable to weather phenomena due to weaker infrastructure and lower financial resources, while cities such as Kraków, Warsaw and Gdynia/Gdańsk/Sopot area have the highest exposure rate. **Large cities are where people, companies and assets are concentrated.**

**NOTABLY, THE NATURE OF FLOODS IS CHANGING.**

**IN 1997 AND 2010, FLOODS  
WERE RELATED TO THE OVERFLOW OF RIVERS.  
WITH FLOODING IN 2020,  
SO-CALLED “FLASH FLOODS” OCCURRED.**



**They are not related to the overflow of rivers, but are triggered by heavy rainfall, during which excess water has no chance of being drained.** This is closely related to poor spatial planning.

For example: densely-constructed buildings, parallel to the slope act as a dam and in heavy rainfall cause immediate flooding. In addition, as a percentage, more and more of the surface area is concreted or asphalted, which, without a rainfall-runoff infrastructure, creates the conditions for instantaneous water accumulation.

## RAPID ASSISTANCE FOR THOSE AFFECTED BY WEATHER EVENTS



**IN JUNE 2020  
CLAIMANTS MADE OVER  
50,000  
FLOOD CLAIMS TO INSURERS**

**APPROXIMATELY 60% OF THE  
NOTIFICATIONS WERE SUCCESSFULLY  
HANDLED WITH THE USE OF SIMPLIFIED  
PROCEDURES.**

As a result, the claimants received the money within 1-5 days from the moment the insurer was notified of their loss. With this flooding, we were dealing with the so-called flash floods.

As for 2019, from 20 May to 15 June that year, more than 27,500 claims caused by pluvial rain and floods were reported to insurers. Average claim settlement time from notification to payment of the first claim or to the first decision (in days) did not exceed 4 days in the case of floods and 8 days in the case of pluvial rain.

## DATA ON CLAIMS REPORTED FROM 20 MAY TO 15 JUNE 2019 CAUSED BY FLOOD OR TORRENTIAL RAIN (CLAIMS INVOLVE DAMAGE TO BUILDINGS AND OTHER ASSETS)

| RISK         | NUMBER OF REPORTED CLAIMS | COMPENSATION PAID IN THOUSAND PLN | AVERAGE CLAIM SETTLEMENT TIME FROM NOTIFICATION TO |
|--------------|---------------------------|-----------------------------------|--|
| FLOOD        | 4,096                     | 670.93                            | 4.23   |
| PLUVIAL RAIN | 23,565                    | 879.66                            | 7.86   |

Source: PIU

## POLES RELY MOSTLY ON STATE AID.

In 2018, PIU conducted an awareness survey of residents in regions particularly vulnerable to weather disasters. The respondents were located in Dolnośląskie, Małopolskie and Podkarpackie provinces and Grudziądz, Inowrocław and Wrocław districts.<sup>43</sup>

When asked what action you would take if you were affected by a major weather damage, most respondents said they would then count on local government or state assistance (54 and 50%, respectively). Fifty two percent said they would turn to family or friends for help, a little less than 50 percent would immediately notify their insurer.

## CLIMATE RISK MANAGEMENT STRATEGY

**IF WE DO NOT DEVELOP AN  
APPROPRIATE CLIMATE RISK  
MANAGEMENT STRATEGY IN POLAND  
AND DO NOT PAY MORE ATTENTION  
TO SPATIAL PLANNING, WE WILL  
INCREASINGLY OFTEN SEE NOT ONLY  
CLASSIC FLOODS, BUT ALSO FLASH  
FLOODS INCLUDING “URBAN FLOODS”  
RESULTING FROM DENSE AND ILL-  
CONSIDERED DEVELOPMENT.**

It is necessary to take care of rainfall drainage infrastructure and avoid floodplain development.

With regard to the risk of drought, it is necessary to intensify work on projects concerning small retention in agricultural areas. Ensuring that these areas are adequately irrigated reduces the risk of drought.

Some of the damage associated with strong winds is due to the poor technical condition of buildings and a lack of control over the compliance with building standards. Better supervision would help to avoid or reduce some of the damage.

Climate risk management is also about collecting and using data appropriately. It is necessary to develop a methodology for their collection and to create a database on the effects of disasters for Poland.

<sup>42</sup> <https://piu.org.pl/raporty/raport-klimatyczny>

<sup>43</sup> The survey was conducted in those regions of Poland which, according to the PIU The Climate of Risk report, were most exposed to negative weather phenomena. To find out about the survey, visit <https://piu.org.pl/blogpiu/wolimy-zaklinac-czyli-5-glownych-wnioskow-z-badania-piu>.

## INSURANCE AND SUSTAINABLE DEVELOPMENT — EUROPEAN COMMISSION'S WORK

**SUSTAINABLE FINANCE IS ONE OF THE EUROPEAN COMMISSION'S PRIORITIES FOR THE YEARS TO COME. IT IS PART OF THE MOVE TOWARDS A GREENER AND MORE SUSTAINABLE ECONOMY AND, IN THE LONGER TERM, TOWARDS CLIMATE NEUTRALITY.**

In practice, this means working on several directives and regulations. On 24 February 2021, the European Commission adopted a new EU climate change adaptation strategy.<sup>44</sup>

PIU has already described many of the postulates contained in the European Commission's strategy, e.g. in a report entitled The Climate of Risk. According to the European Commission, priority should be given to actions ensuring greater availability of data on climate-related risks and losses. In addition, the EC calls for the significant involvement of local communities, e.g. through actions supporting climate adaptation within the framework of the EU Covenant of Mayors and simulating regional and cross-border cooperation.

**At the central level, on the other hand, the EC is calling for national budgets to include issues related to estimating the financial impact of climate risks.** The EC also touches on the issue of urban planning, advocating the inclusion of climate resilience in the criteria applicable to the construction and renovation of buildings and critical infrastructure. Equally important are the plans to set up a European climate and health observatory to measure the effects of extreme heat and cold and the health problems they cause. Insurers can play a major role in making the above happen by providing and feeding databases with their data, knowledge and experience in risk management, and finally by appropriate insurance and reducing the insurance gap.



## ENVIRONMENTAL OBJECTIVES IN INSURANCE PRODUCTS

**INSURERS INCORPORATE WHAT IS KNOWN AS "ENVIRONMENTAL OBJECTIVES" INTO THEIR OPERATIONS, NOT ONLY BY ADAPTING TO NEW LEGISLATION AND REQUIREMENTS BUT ALSO BY OFFERING PRODUCTS THAT FIT IN WITH THE IDEA OF SUSTAINABLE DEVELOPMENT. THESE PRODUCTS ARE INTENDED FOR BOTH BUSINESSES AND INDIVIDUALS.**

Insurers share their knowledge and experience in risk management related to the conclusion of insurance contracts with companies.

Risk assessment engineers conduct analyses in companies and then provide scenarios for adverse events and recommend measures that should be taken to prevent damage. Taking these factors into account allows the premium to be lowered but also improves safety in real terms. The "Green Restoration Clause" has also appeared in corporate insurance. The clause allows to increase the payments under the policy by the costs of applying environmental-friendly solutions.

**Insurance companies also offer new insurance products for renewable energy source (RES) installations such as wind farms and hydroelectric power plants.** The offering also includes insurance schemes for municipalities that subsidise renewable energy sources. In turn, alternative energy sources solutions including photovoltaics, solar panels and heat pumps have appeared in homeowners' policies.

**THE CONCEPT OF SUSTAINABLE DEVELOPMENT ALSO INCLUDES INSURING MODERNISATION IN CONVENTIONAL POWER PLANTS (WHICH LEADS TO A REDUCTION IN EXHAUST EMISSIONS BY MEANS OF DESULPHURISATION, DENITROGENATION AND FILTER SYSTEMS) AND INSTALLATIONS FOR THE THERMAL NEUTRALISATION OF WASTE.**



Support for measures to increase electrification in transport by insuring trains and companies that install or will be installing fast chargers for electric cars should also be noted.

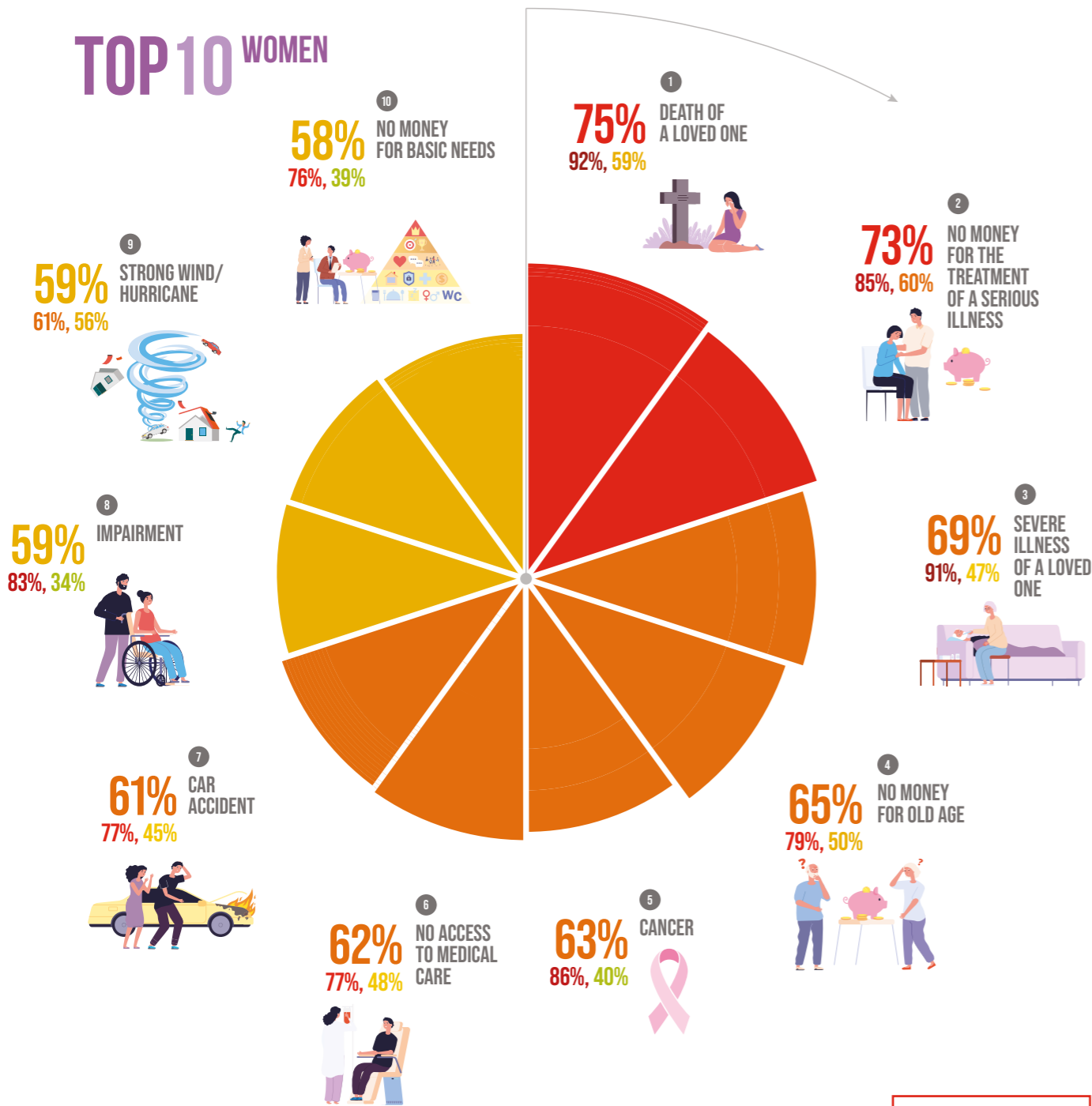
Actions for sustainable development is not only about working on environmental factors. Although they are the focal point of the current taxonomy, it is already clear that the sustainability criteria also include the social and corporate governance sphere.

<sup>44</sup> Forging a climate-resilient Europe – the new EU Strategy on Adaptation to Climate Change, 24 February 2021, <https://ec.europa.eu/clima/policies/adaptaf/en>.

Conclusions:

Women are more afraid of all 40 types of the studied risks.

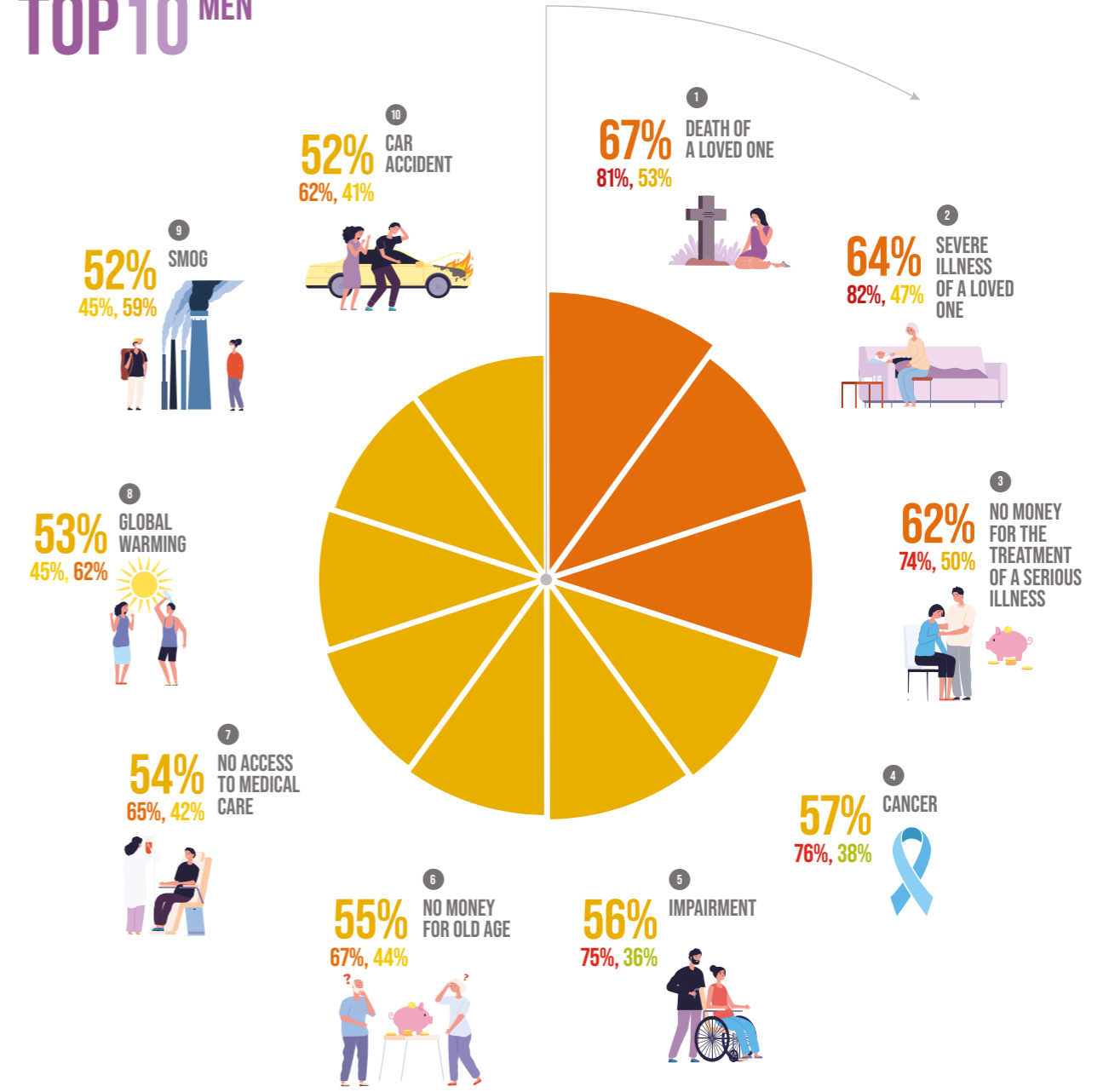
TOP 10 WOMEN



|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 92%   | 59%        | 75% |
| 2  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 85%   | 60%        | 73% |
| 3  | SERIOUS ILLNESS OF A LOVED ONE                             | 91%   | 47%        | 69% |
| 4  | NO MONEY FOR OLD AGE                                       | 79%   | 50%        | 65% |
| 5  | CANCER   | 86%   | 40%        | 63% |
| 6  | NO ACCESS TO MEDICAL CARE                                  | 77%   | 48%        | 62% |
| 7  | CAR ACCIDENT   | 77%   | 45%        | 61% |
| 8  | CANCER   | 83%   | 34%        | 59% |
| 9  | IMPAIRMENT   | 61%   | 56%        | 59% |
| 10 | NO MONEY FOR BASIC NEEDS                                   | 76%   | 39%        | 58% |



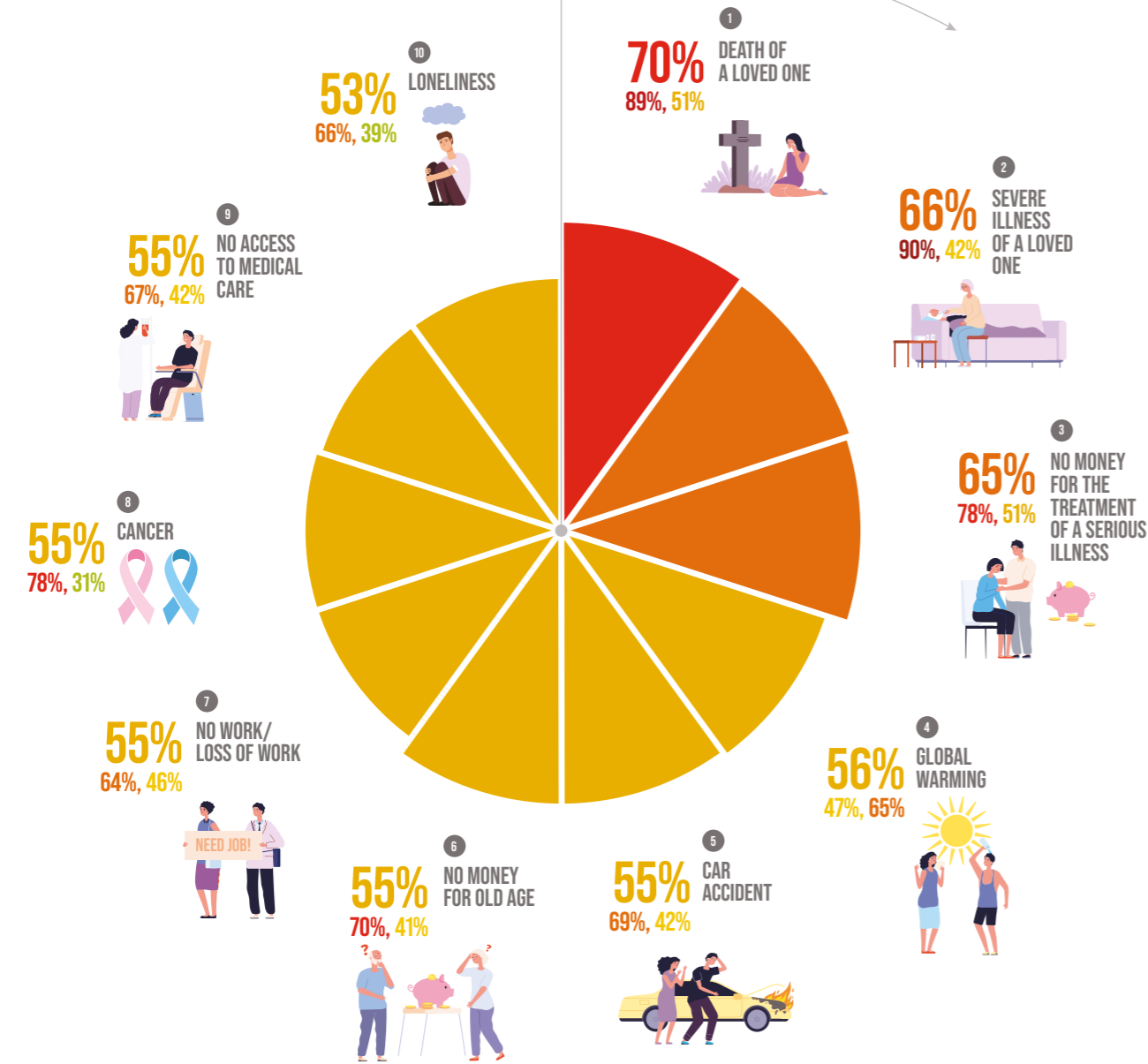
TOP 10 MEN



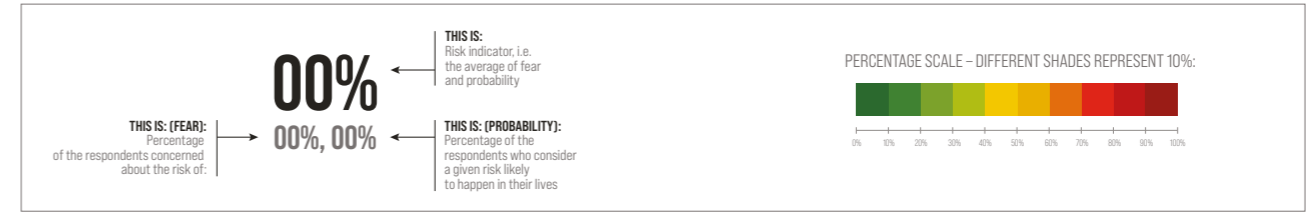
|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 81%   | 53%        | 67% |
| 2  | SERIOUS ILLNESS OF A LOVED ONE                             | 82%   | 47%        | 64% |
| 3  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 74%   | 50%        | 62% |
| 4  | CANCER   | 76%   | 38%        | 57% |
| 5  | IMPAIRMENT   | 75%   | 36%        | 56% |
| 6  | NO MONEY FOR OLD AGE                                       | 67%   | 44%        | 55% |
| 7  | NO ACCESS TO MEDICAL CARE                                  | 65%   | 42%        | 54% |
| 8  | GLOBAL WARMING   | 45%   | 62%        | 53% |
| 9  | SMOG   | 45%   | 59%        | 52% |
| 10 | CAR ACCIDENT   | 62%   | 41%        | 52% |

Young people are more afraid of loneliness, global warming and job loss. For the oldest respondents, a car accident is a less significant risk than for younger age groups.

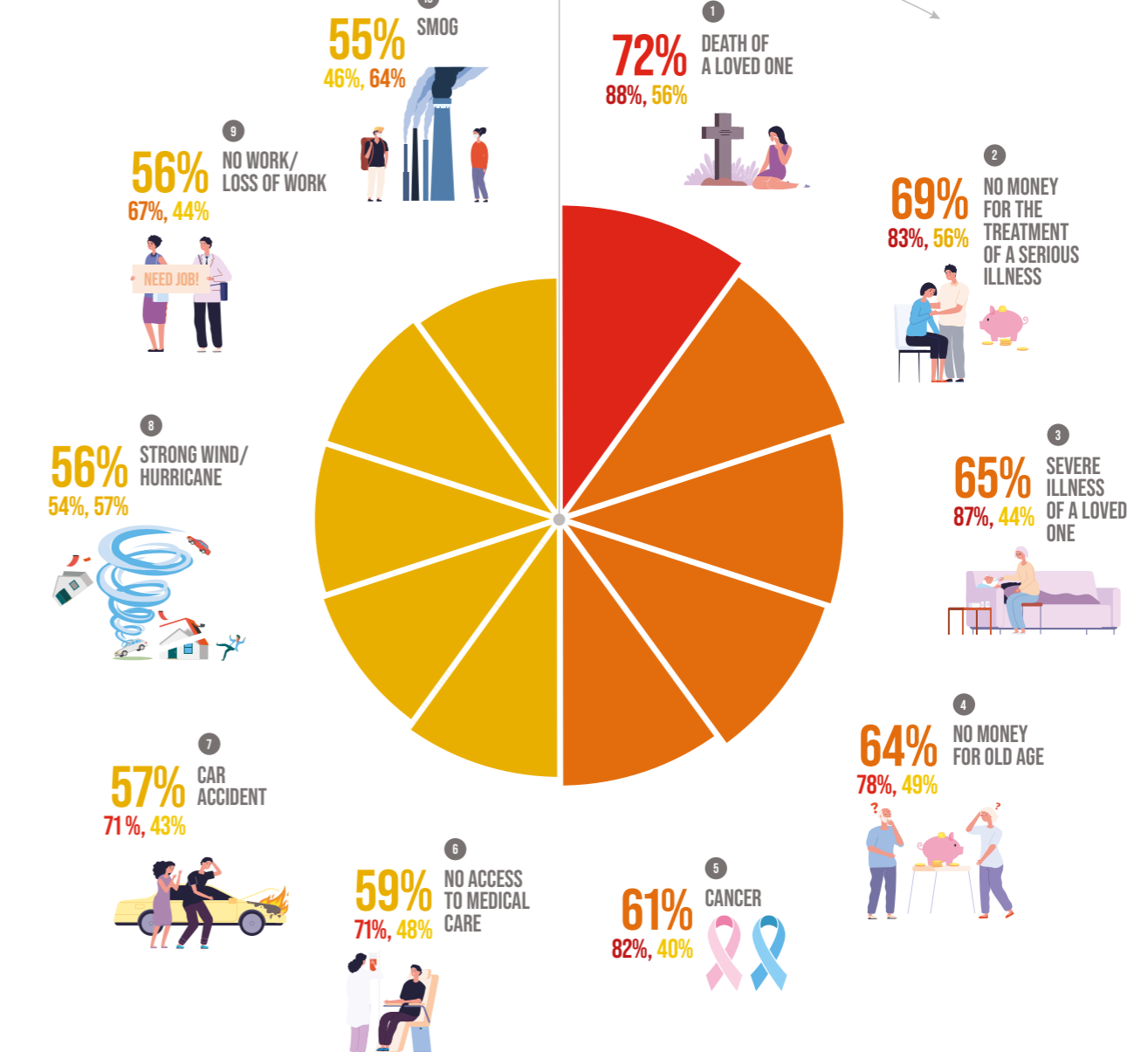
## TOP 10 AGE 18–25



|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 89%   | 51%        | 70% |
| 2  | SERIOUS ILLNESS OF A LOVED ONE                             | 90%   | 42%        | 66% |
| 3  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 78%   | 51%        | 65% |
| 4  | GLOBAL WARMING   | 47%   | 65%        | 56% |
| 5  | CAR ACCIDENT   | 69%   | 42%        | 55% |
| 6  | NO MONEY FOR OLD AGE                                       | 70%   | 41%        | 55% |
| 7  | NO WORK/LOSS OF WORK                                       | 64%   | 46%        | 55% |
| 8  | CANCER   | 78%   | 31%        | 55% |
| 9  | NO ACCESS TO MEDICAL CARE                                  | 67%   | 42%        | 55% |
| 10 | LONELINESS   | 66%   | 39%        | 53% |



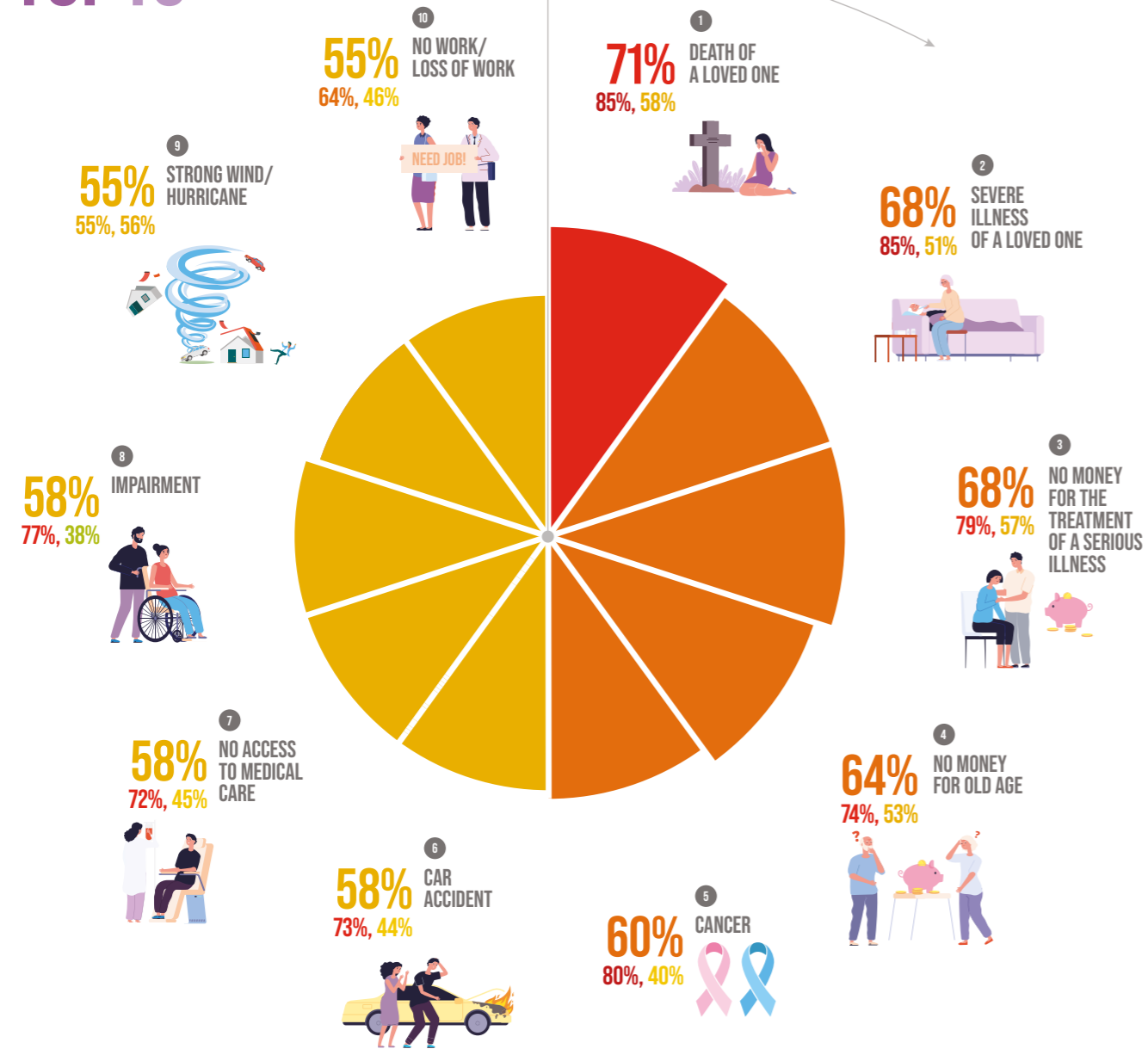
## TOP 10 AGE 26–35



|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 88%   | 56%        | 72% |
| 2  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 83%   | 56%        | 69% |
| 3  | SERIOUS ILLNESS OF A LOVED ONE                             | 87%   | 44%        | 65% |
| 4  | NO MONEY FOR OLD AGE                                       | 78%   | 49%        | 64% |
| 5  | CANCER   | 82%   | 40%        | 61% |
| 6  | NO ACCESS TO MEDICAL CARE                                  | 71%   | 48%        | 59% |
| 7  | CAR ACCIDENT   | 71%   | 43%        | 57% |
| 8  | STRONG WIND/HURRICANE                                      | 54%   | 57%        | 56% |
| 9  | NO WORK/LOSS OF WORK                                       | 67%   | 44%        | 56% |
| 10 | SMOG   | 46%   | 64%        | 55% |

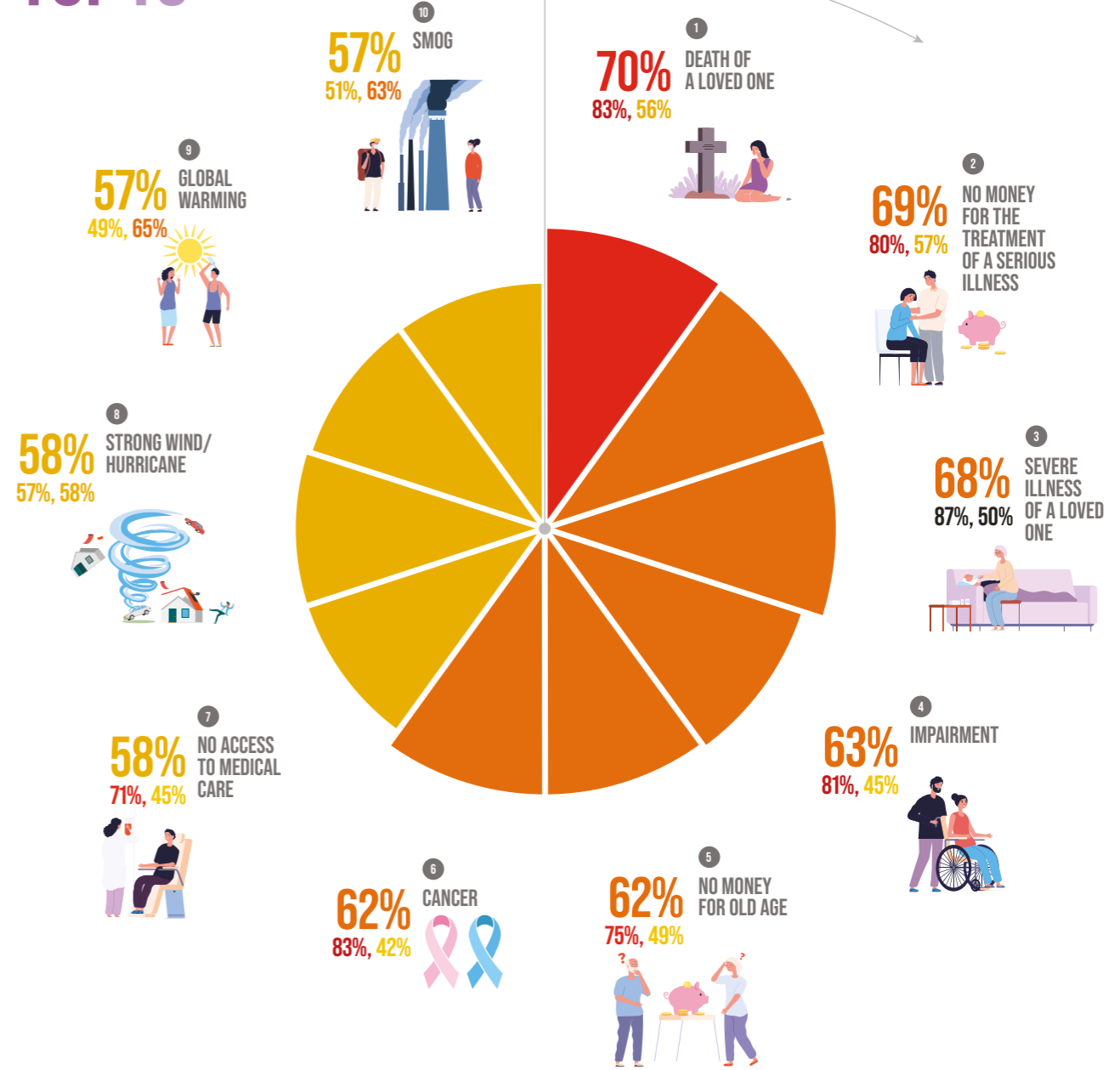


## TOP 10 AGE 36-45



|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 85%   | 58%        | 71% |
| 2  | SERIOUS ILLNESS OF A LOVED ONE                             | 85%   | 51%        | 68% |
| 3  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 79%   | 57%        | 68% |
| 4  | NO MONEY FOR OLD AGE                                       | 74%   | 53%        | 64% |
| 5  | CANCER   | 80%   | 40%        | 60% |
| 6  | CAR ACCIDENT   | 73%   | 44%        | 58% |
| 7  | NO ACCESS TO MEDICAL CARE                                  | 72%   | 45%        | 58% |
| 8  | IMPAIRMENT   | 77%   | 38%        | 58% |
| 9  | STRONG WIND/HURRICANE                                      | 55%   | 56%        | 55% |
| 10 | NO WORK/LOSS OF WORK                                       | 64%   | 46%        | 55% |

## TOP 10 AGE 46-55

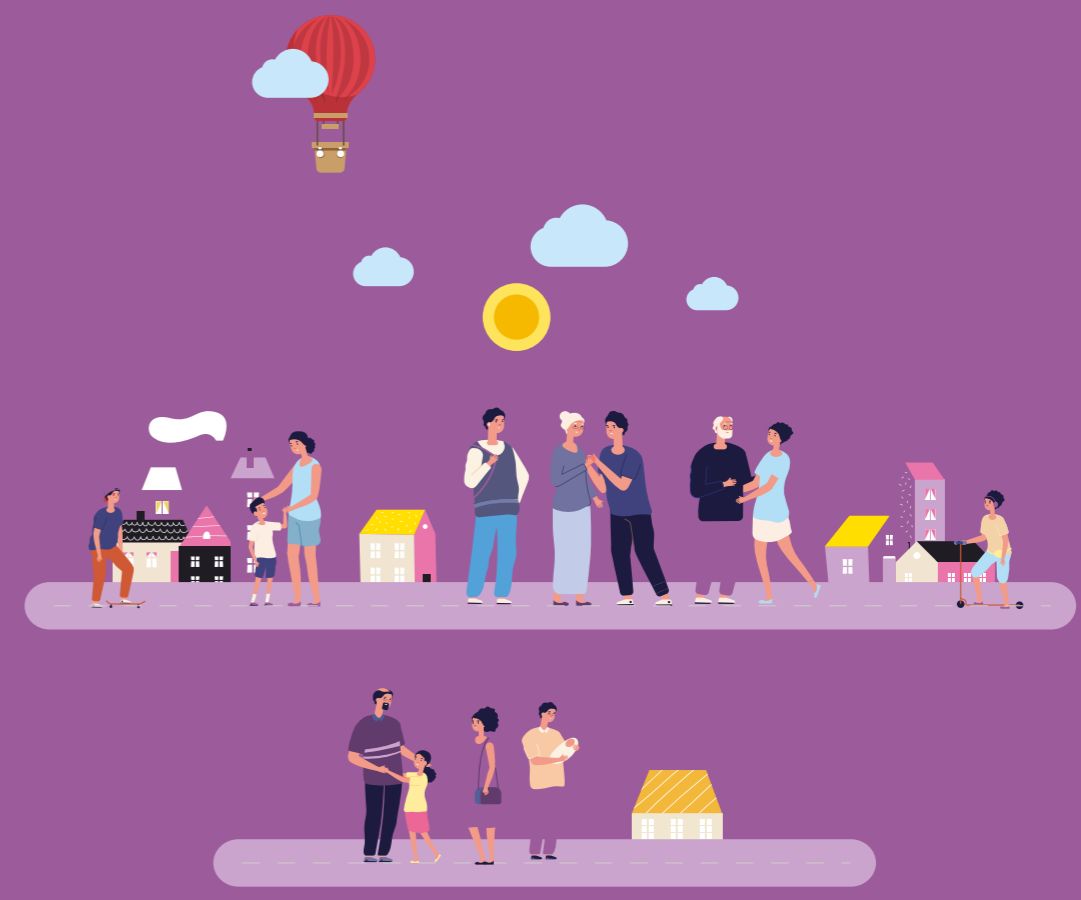
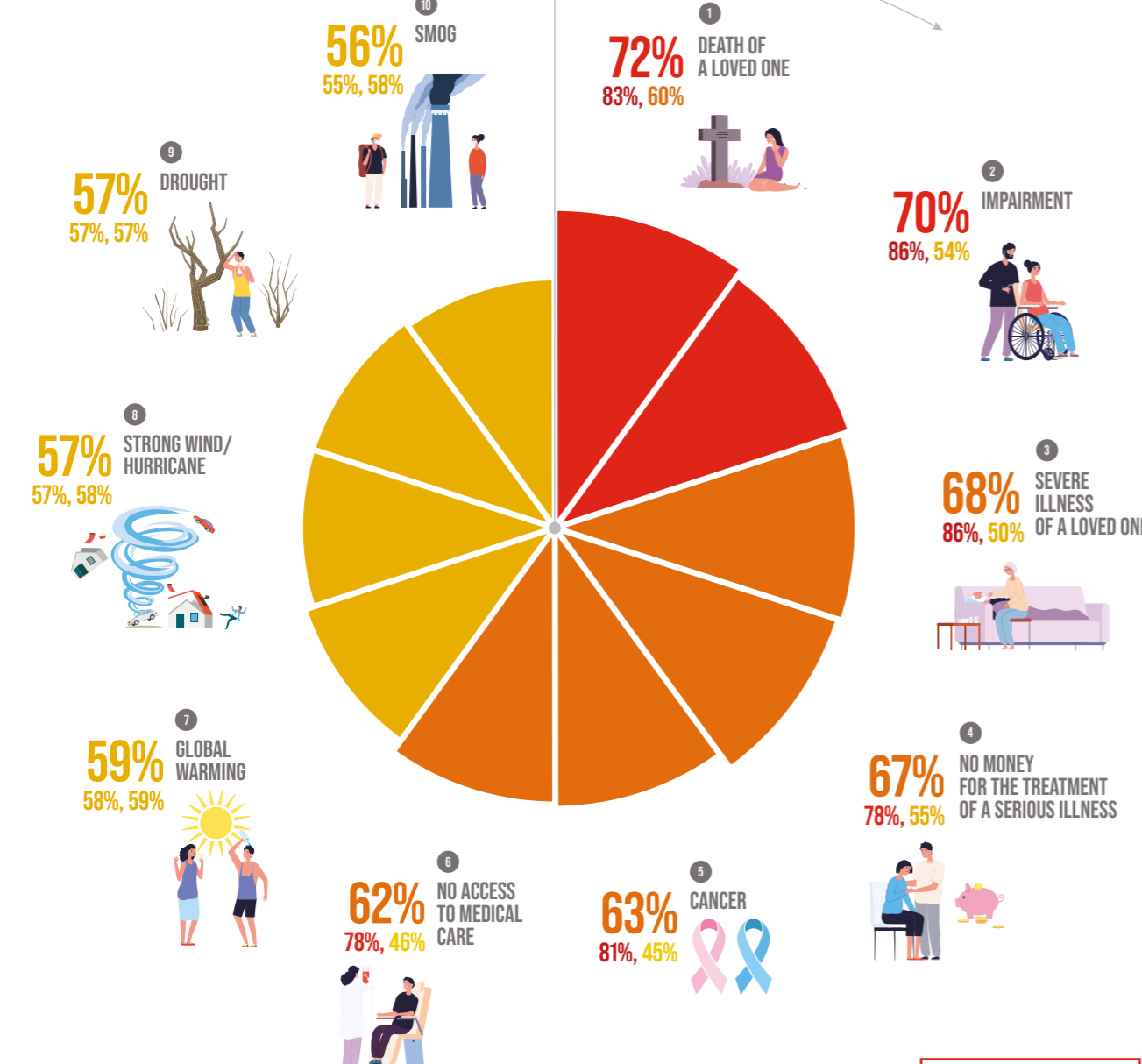


|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 83%   | 56%        | 70% |
| 2  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 80%   | 57%        | 69% |
| 3  | SERIOUS ILLNESS OF A LOVED ONE                             | 87%   | 50%        | 68% |
| 4  | IMPAIRMENT   | 81%   | 45%        | 63% |
| 5  | NO MONEY FOR OLD AGE                                       | 75%   | 49%        | 62% |
| 6  | CANCER   | 83%   | 42%        | 62% |
| 7  | NO ACCESS TO MEDICAL CARE                                  | 71%   | 45%        | 58% |
| 8  | STRONG WIND/HURRICANE                                      | 57%   | 58%        | 58% |
| 9  | GLOBAL WARMING   | 49%   | 65%        | 57% |
| 10 | SMOG   | 51%   | 63%        | 57% |





# TOP 10 AGE 56-60

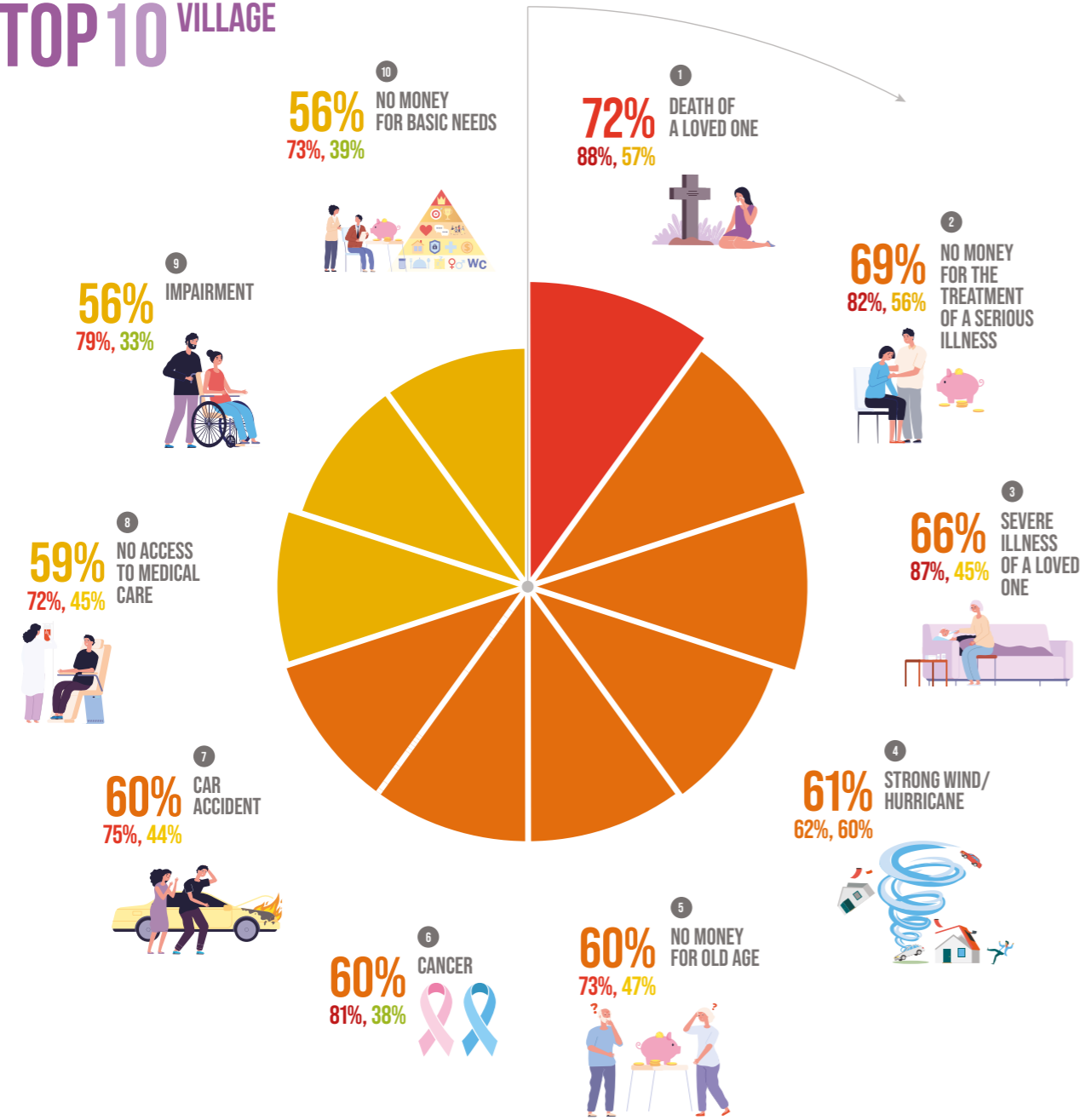


|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 83%   | 60%        | 72% |
| 2  | IMPAIRMENT   | 86%   | 54%        | 70% |
| 3  | SERIOUS ILLNESS OF A LOVED ONE                             | 86%   | 50%        | 68% |
| 4  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 78%   | 55%        | 67% |
| 5  | CANCER   | 81%   | 45%        | 63% |
| 6  | NO ACCESS TO MEDICAL CARE                                  | 78%   | 46%        | 62% |
| 7  | GLOBAL WARMING   | 58%   | 59%        | 59% |
| 8  | STRONG WIND/HURRICANE                                      | 57%   | 58%        | 57% |
| 9  | DROUGHT  | 57%   | 57%        | 57% |
| 10 | SMOG   | 55%   | 58%        | 56% |

Conclusions:

People from smaller towns and villages are more afraid of the risk related to shortage of money for basic needs. Respondents from the largest cities are most afraid of loneliness.

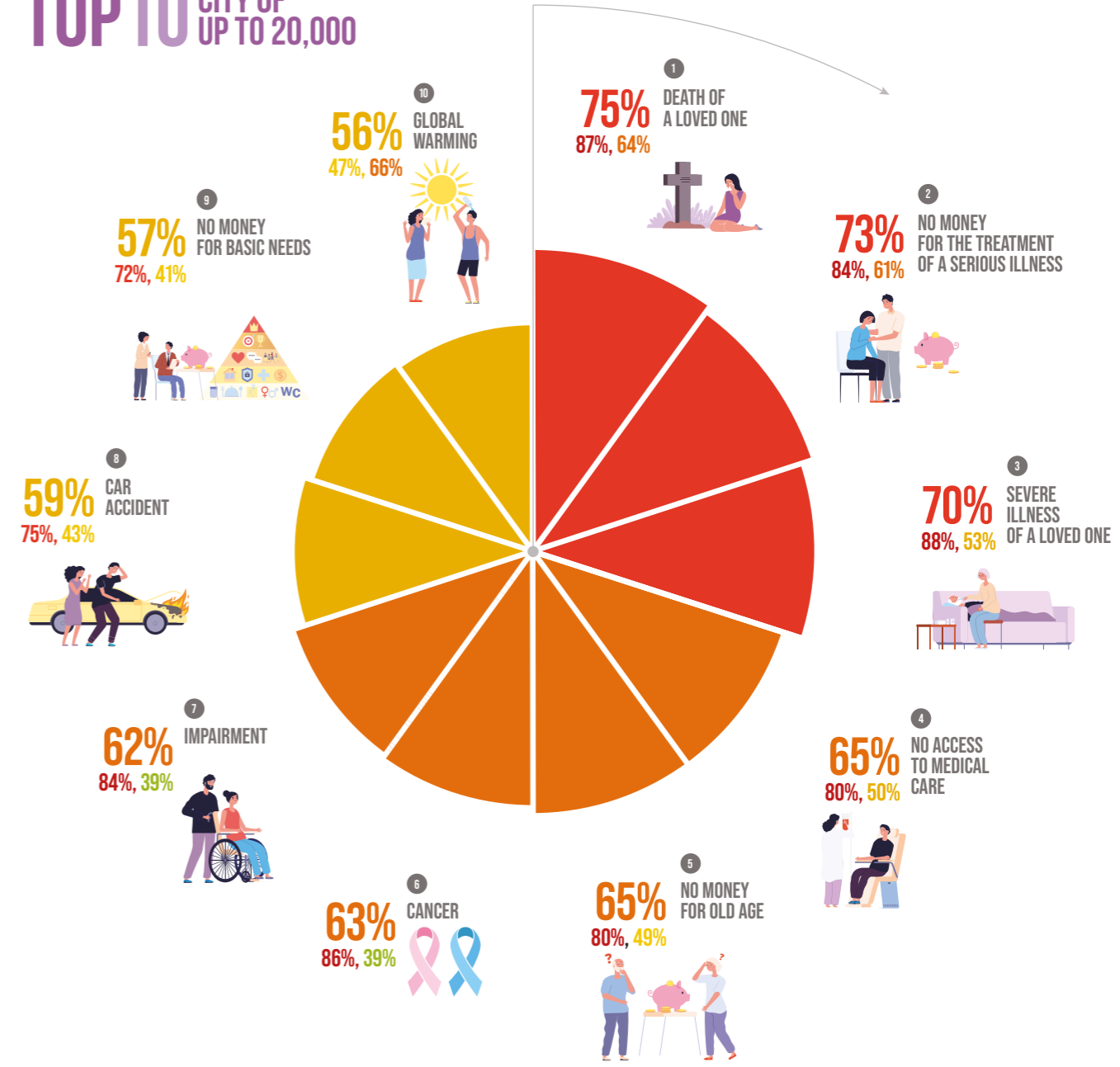
TOP 10 VILLAGE



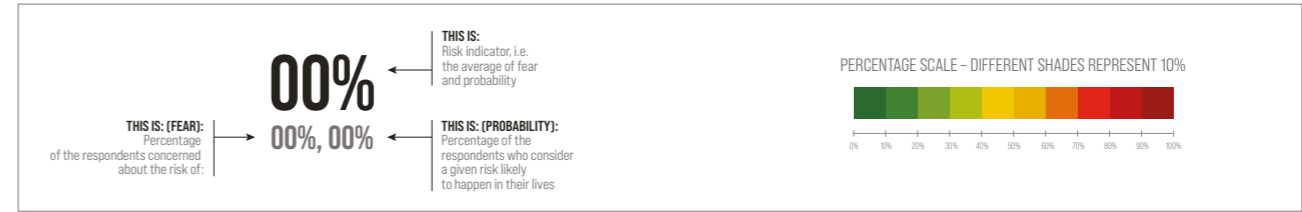
|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |
|----|--|---|------------|
| 1  | DEATH OF A LOVED ONE                                       | 88%, 57%  | 72%        |
| 2  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 82%, 56%  | 69%        |
| 3  | SERIOUS ILLNESS OF A LOVED ONE                             | 87%, 45%  | 66%        |
| 4  | STRONG WIND/HURRICANE                                      | 62%, 60%  | 61%        |
| 5  | NO MONEY FOR OLD AGE                                       | 73%, 47%  | 60%        |
| 6  | CANCER   | 81%, 38%  | 60%        |
| 7  | CAR ACCIDENT   | 75%, 44%  | 60%        |
| 8  | NO ACCESS TO MEDICAL CARE                                  | 72%, 45%  | 59%        |
| 9  | IMPAIRMENT   | 79%, 33%  | 56%        |
| 10 | NO MONEY FOR BASIC NEEDS                                   | 73%, 39%  | 56%        |



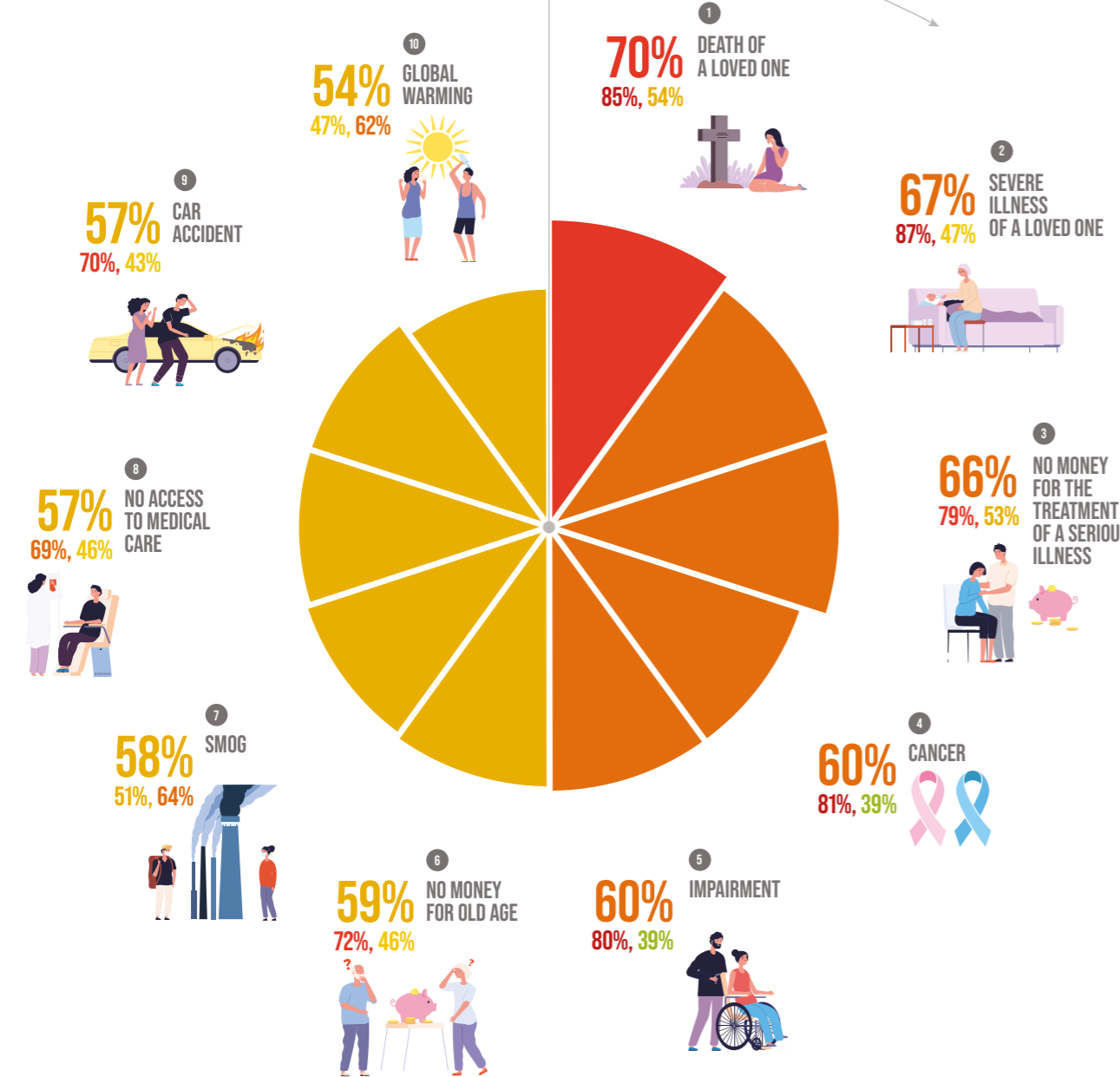
TOP 10 CITY OF UP TO 20,000



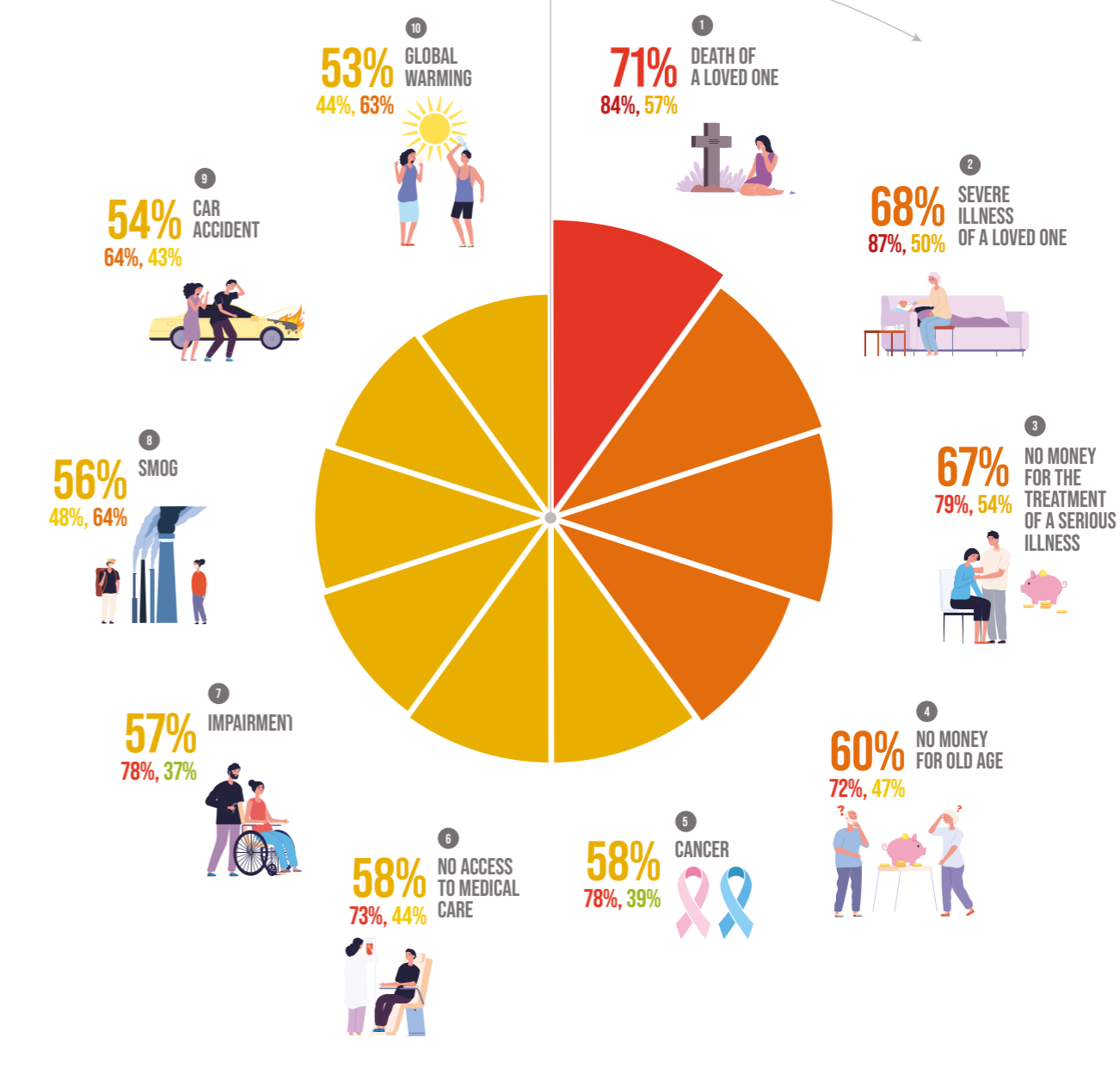
|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |
|----|--|---|------------|
| 1  | DEATH OF A LOVED ONE                                       | 87%, 64%  | 75%        |
| 2  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 84%, 61%  | 73%        |
| 3  | SERIOUS ILLNESS OF A LOVED ONE                             | 88%, 53%  | 70%        |
| 4  | NO ACCESS TO MEDICAL CARE                                  | 80%, 50%  | 65%        |
| 5  | NO MONEY FOR OLD AGE                                       | 80%, 49%  | 65%        |
| 6  | CANCER   | 86%, 39%  | 63%        |
| 7  | IMPAIRMENT   | 84%, 39%  | 62%        |
| 8  | CAR ACCIDENT   | 75%, 43%  | 59%        |
| 9  | NO MONEY FOR BASIC NEEDS                                   | 72%, 41%  | 57%        |
| 10 | GLOBAL WARMING   | 47%, 66%  | 56%        |



TOP 10 CITY: 20,000-100,000



TOP 10 CITY: 100,000-500,000

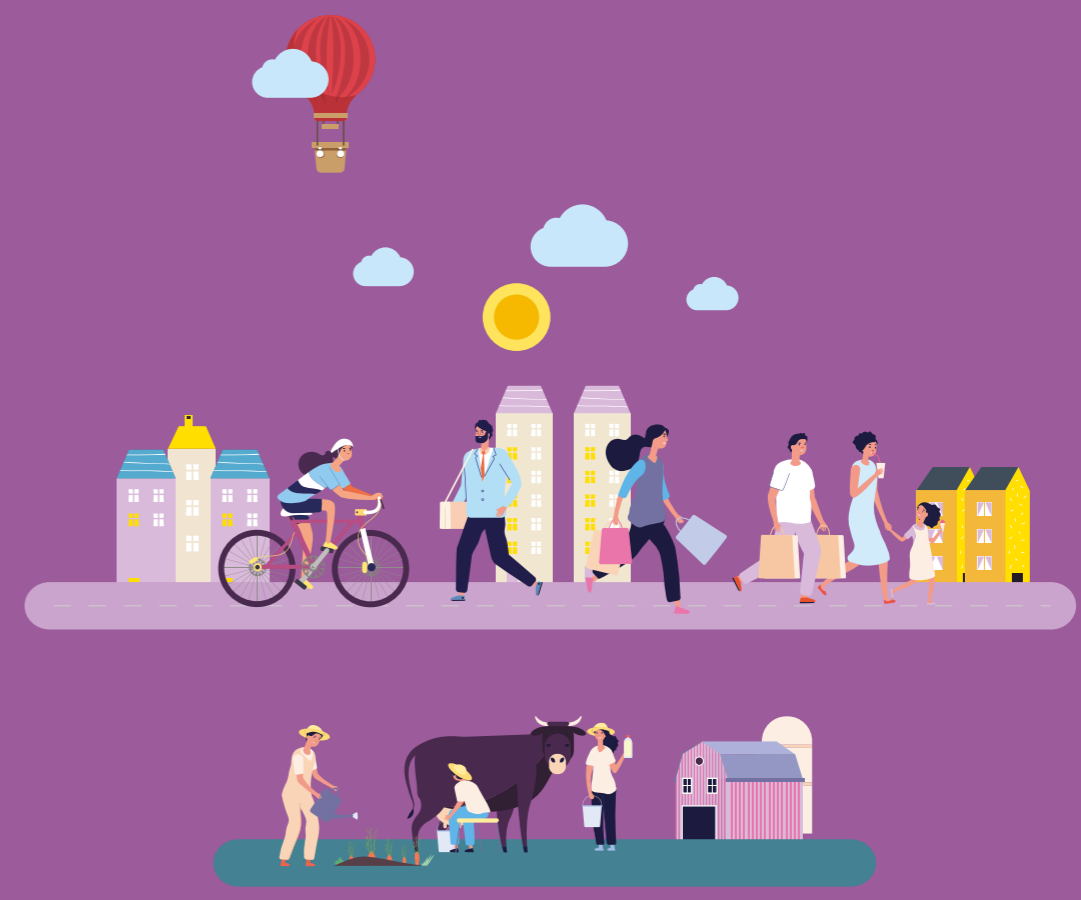
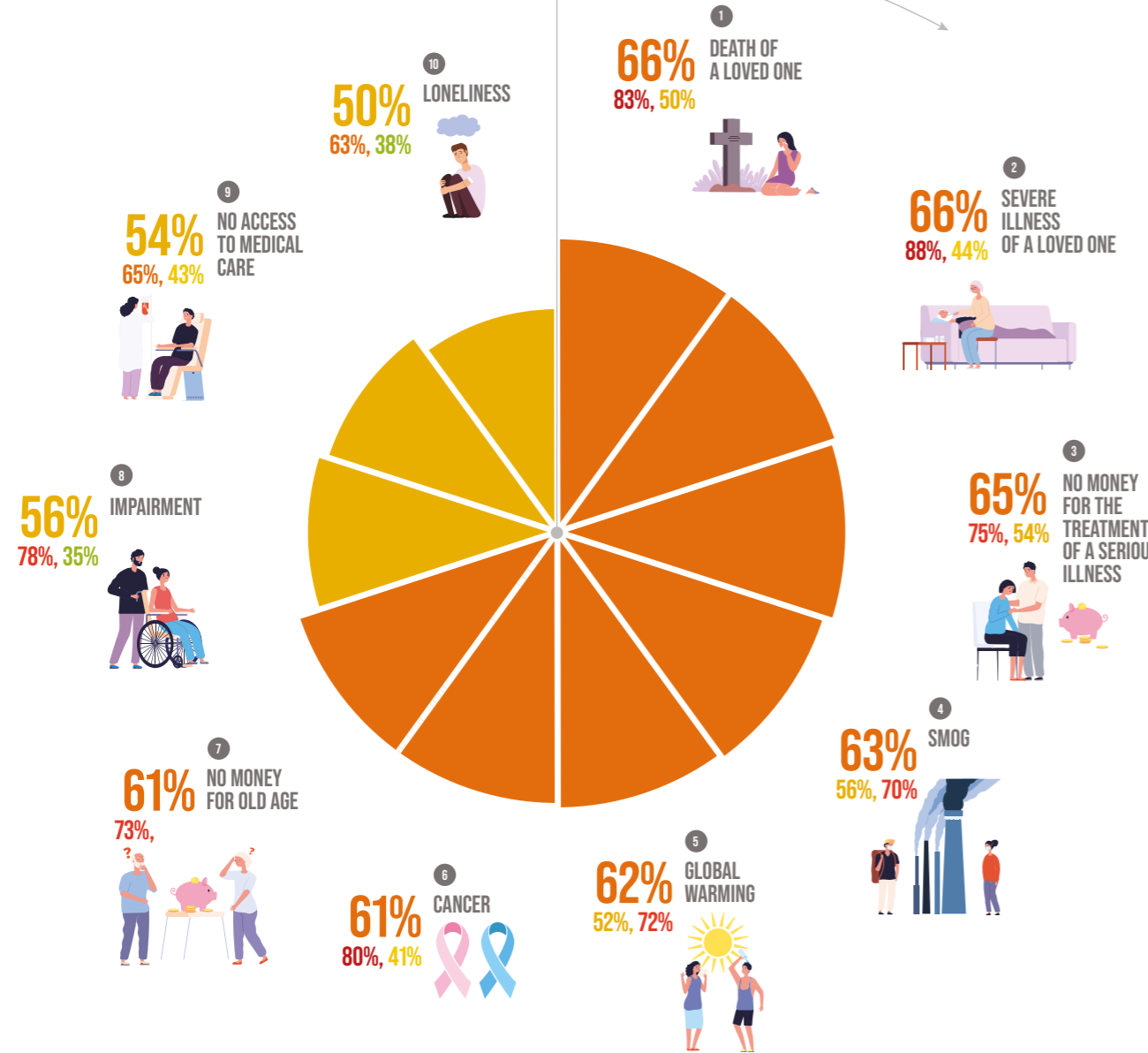


|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 85%   | 54%        | 70% |
| 2  | SERIOUS ILLNESS OF A LOVED ONE                             | 87%   | 47%        | 67% |
| 3  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 79%   | 53%        | 66% |
| 4  | CANCER   | 81%   | 39%        | 60% |
| 5  | IMPAIRMENT   | 80%   | 39%        | 60% |
| 6  | NO MONEY FOR OLD AGE                                       | 72%   | 46%        | 59% |
| 7  | SMOG   | 51%   | 64%        | 58% |
| 8  | NO ACCESS TO MEDICAL CARE                                  | 69%   | 46%        | 57% |
| 9  | CAR ACCIDENT   | 70%   | 43%        | 57% |
| 10 | GLOBAL WARMING   | 47%   | 62%        | 54% |

|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 84%   | 57%        | 71% |
| 2  | SERIOUS ILLNESS OF A LOVED ONE                             | 87%   | 50%        | 68% |
| 3  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 79%   | 54%        | 67% |
| 4  | NO MONEY FOR OLD AGE                                       | 72%   | 47%        | 60% |
| 5  | CANCER   | 78%   | 39%        | 58% |
| 6  | NO ACCESS TO MEDICAL CARE                                  | 73%   | 44%        | 58% |
| 7  | IMPAIRMENT   | 78%   | 37%        | 57% |
| 8  | SMOG   | 48%   | 64%        | 56% |
| 9  | CAR ACCIDENT   | 64%   | 43%        | 54% |
| 10 | GLOBAL WARMING   | 44%   | 63%        | 53% |



# TOP 10 CITY OVER 500,000

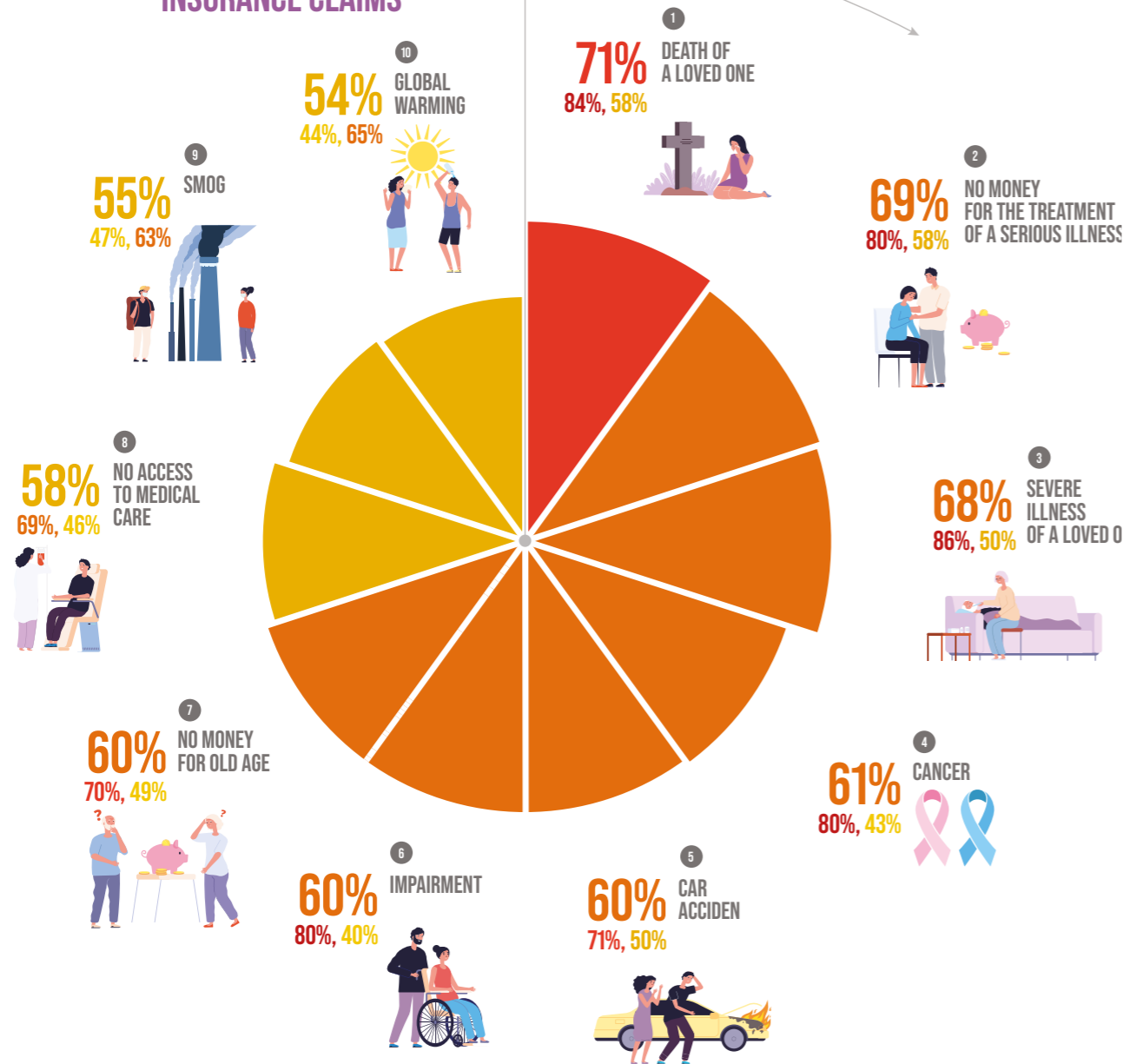


|    |   | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |
|----|---|--|---|------------|
| 1  | DEATH OF A LOVED ONE                            | 83%  | 50%   | 66%        |
| 2  | SERIOUS ILLNESS OF A LOVED ONE                  | 88%  | 44%   | 66%        |
| 3  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS | 75%  | 54%   | 65%        |
| 4  | SMOG  | 56%  | 70%   | 63%        |
| 5  | GLOBAL WARMING                                  | 52%  | 72%   | 62%        |
| 6  | CANCER  | 80%  | 41%   | 61%        |
| 7  | NO MONEY FOR OLD AGE                            | 73%  | 48%   | 61%        |
| 8  | IMPAIRMENT                                      | 78%  | 35%   | 56%        |
| 9  | NO ACCESS TO MEDICAL CARE                       | 65%  | 43%   | 54%        |
| 10 | LONELINESS                                      | 63%  | 38%   | 50%        |

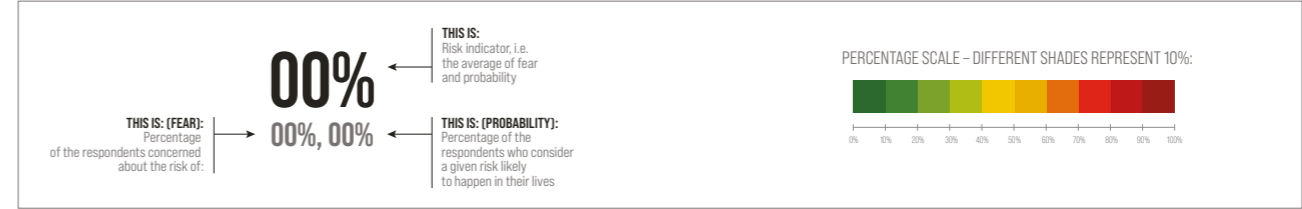
Conclusions:

Persons who have had their claims settled assess the likelihood of risk higher, but less afraid of it. This may mean that those who have insurance are more risk conscious, but less concerned about the consequences.

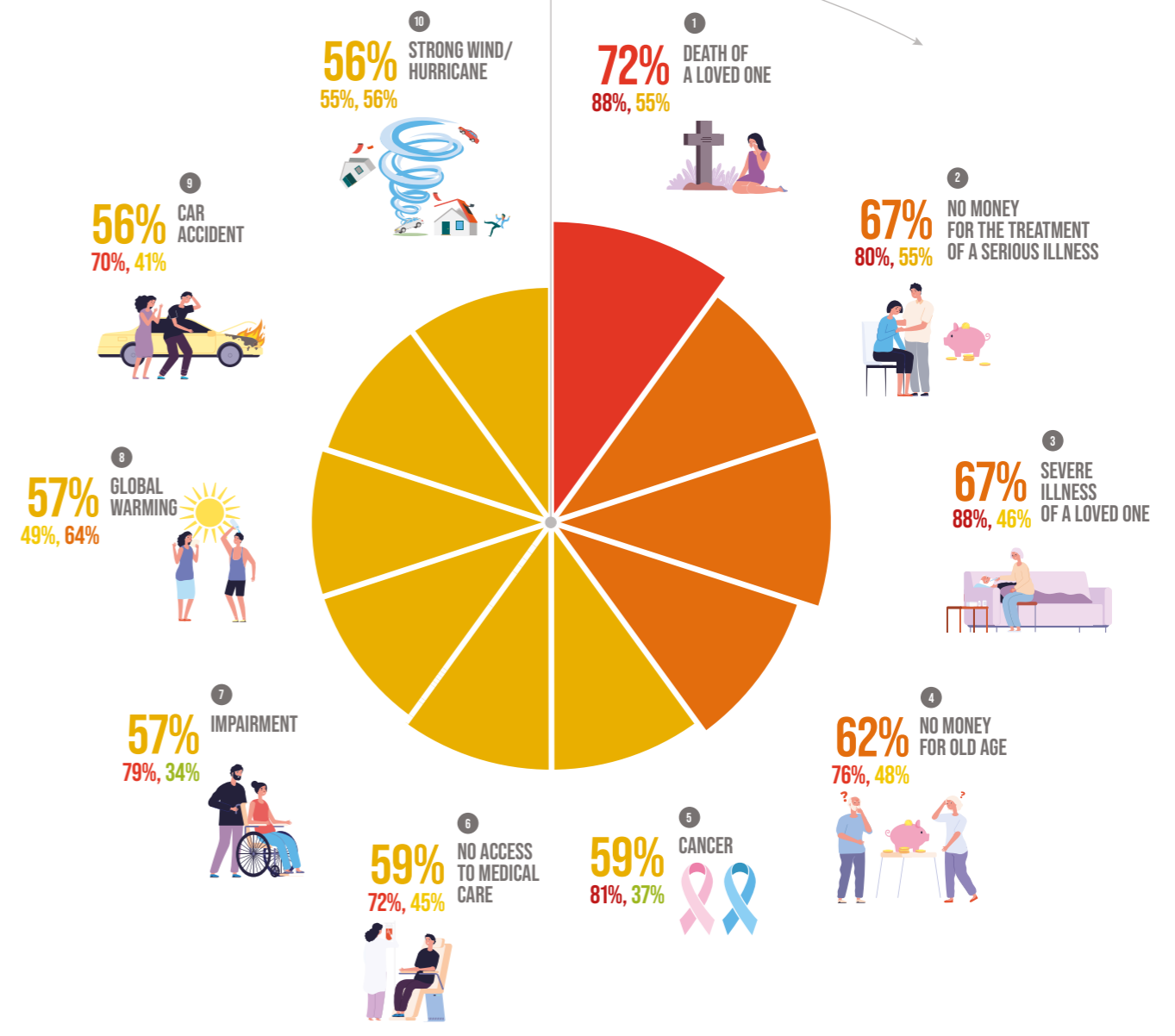
TOP 10 PERSONS WITH A HISTORY OF SETTLED INSURANCE CLAIMS



|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 84%   | 58%        | 71% |
| 2  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 80%   | 58%        | 69% |
| 3  | SERIOUS ILLNESS OF A LOVED ONE                             | 86%   | 50%        | 68% |
| 4  | CANCER   | 80%   | 43%        | 61% |
| 5  | CAR ACCIDENT   | 71%   | 50%        | 60% |
| 6  | IMPAIRMENT   | 80%   | 40%        | 60% |
| 7  | NO MONEY FOR OLD AGE                                       | 70%   | 49%        | 60% |
| 8  | NO ACCESS TO MEDICAL CARE                                  | 69%   | 46%        | 58% |
| 9  | SMOG   | 47%   | 63%        | 55% |
| 10 | GLOBAL WARMING   | 44%   | 65%        | 54% |



TOP 10 PERSONS WITH NO HISTORY OF SETTLED INSURANCE CLAIMS



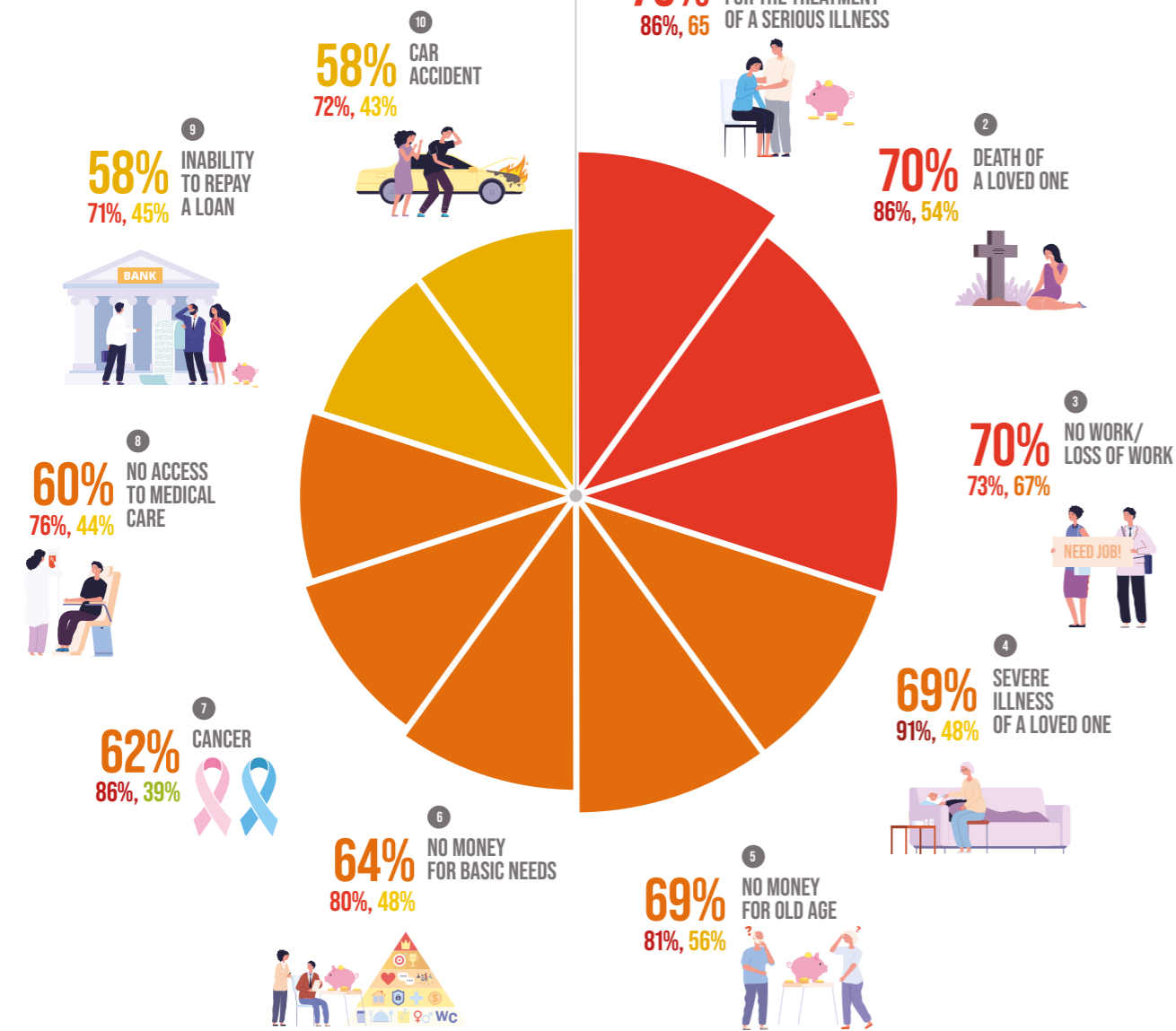
|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 88%   | 55%        | 72% |
| 2  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 80%   | 55%        | 67% |
| 3  | SERIOUS ILLNESS OF A LOVED ONE                             | 88%   | 46%        | 67% |
| 4  | NO MONEY FOR OLD AGE                                       | 76%   | 48%        | 62% |
| 5  | CANCER   | 81%   | 37%        | 59% |
| 6  | NO ACCESS TO MEDICAL CARE                                  | 72%   | 45%        | 59% |
| 7  | IMPAIRMENT   | 79%   | 34%        | 57% |
| 8  | GLOBAL WARMING   | 49%   | 64%        | 57% |
| 9  | CAR ACCIDENT   | 70%   | 41%        | 56% |
| 10 | STRONG WIND/HURRICANE                                      | 55%   | 56%        | 56% |

THE RISK MAP: EXPERIENCES OF THE COVID-19 PANDEMIC

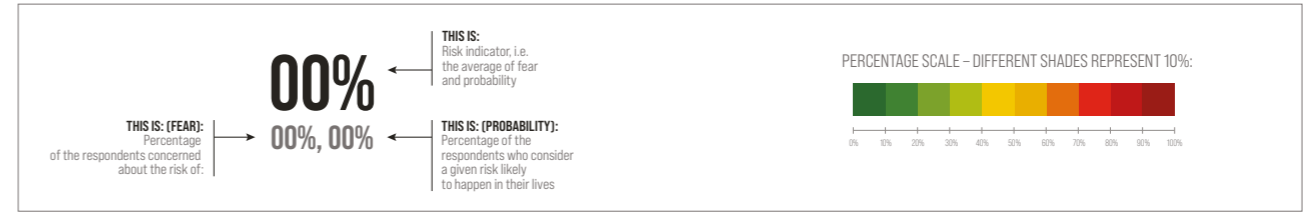
Conclusions:

Persons who lost their jobs during the pandemic are more concerned about not having money for basic needs and not having money for old age. Persons whose financial situation has deteriorated due to the pandemic are most worried about not having enough money for the treatment of a serious illness. The death of a loved one is a major fear for people who have gone through COVID-19 on their own, who have lost a loved one because of COVID-19, or who have been severely affected by COVID-19.

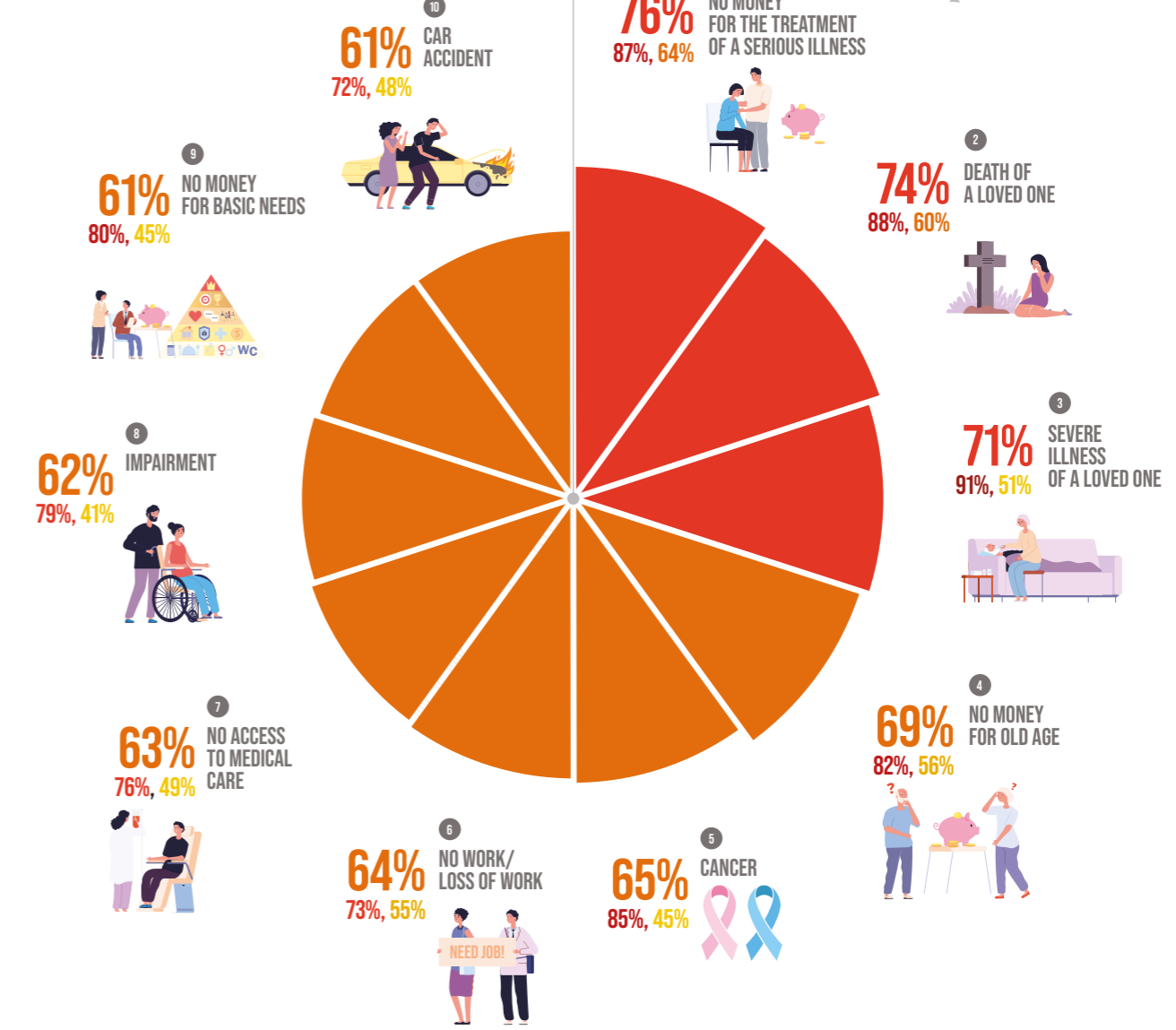
TOP 10 PEOPLE WHO WENT OUT OF WORK DURING THE COVID-19 PANDEMIC



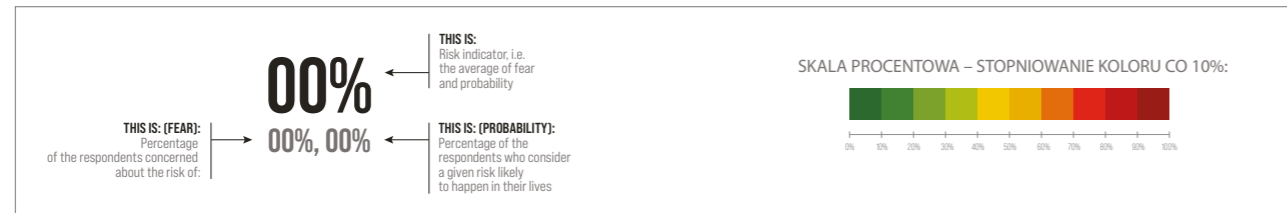
|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 86%   | 65%        | 75% |
| 2  | DEATH OF A LOVED ONE                                       | 86%   | 54%        | 70% |
| 3  | BRAK/UTRATA PRACY  | 73%   | 67%        | 70% |
| 4  | SERIOUS ILLNESS OF A LOVED ONE                             | 91%   | 48%        | 69% |
| 5  | NO MONEY FOR OLD AGE                                       | 81%   | 56%        | 69% |
| 6  | NO MONEY FOR BASIC NEEDS                                   | 80%   | 48%        | 64% |
| 7  | CANCER   | 86%   | 39%        | 62% |
| 8  | NO ACCESS TO MEDICAL CARE                                  | 76%   | 44%        | 60% |
| 9  | INABILITY TO REPAY A LOAN                                  | 71%   | 45%        | 58% |
| 10 | CAR ACCIDENT   | 72%   | 43%        | 58% |



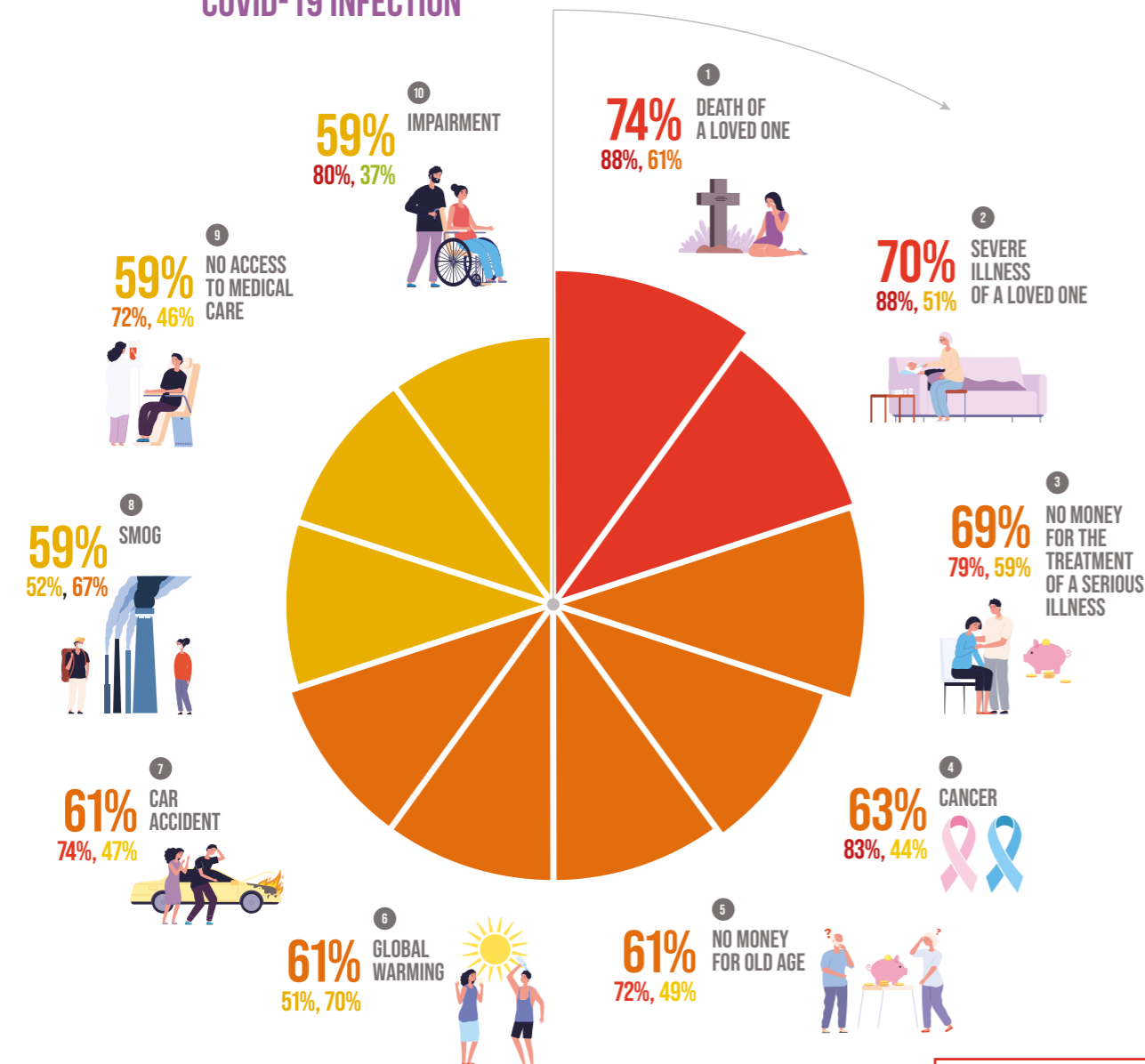
TOP 10 PERSONS WHOSE INCOME DECREASED DURING THE COVID-19 PANDEMIC



|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 87%   | 64%        | 76% |
| 2  | DEATH OF A LOVED ONE                                       | 88%   | 60%        | 74% |
| 3  | SERIOUS ILLNESS OF A LOVED ONE                             | 91%   | 51%        | 71% |
| 4  | NO MONEY FOR OLD AGE                                       | 82%   | 56%        | 69% |
| 5  | CANCER   | 85%   | 45%        | 65% |
| 6  | NO WORK/LOSS OF WORK                                       | 74%   | 55%        | 64% |
| 7  | NO ACCESS TO MEDICAL CARE                                  | 76%   | 49%        | 63% |
| 8  | IMPAIRMENT   | 83%   | 41%        | 62% |
| 9  | NO MONEY FOR BASIC NEEDS                                   | 78%   | 45%        | 61% |
| 10 | CAR ACCIDENT   | 75%   | 48%        | 61% |



## TOP 10 PEOPLE WHO HAVE SUFFERED FROM COVID-19 THEMSELVES, HAVE LOST A LOVED ONE TO COVID-19, OR HAVE A LOVED ONE WHO HAS HAD A SEVERE COVID-19 INFECTION



|    | PERCENTAGE OF THE RESPONDENTS CONCERNED ABOUT THE RISK OF: | PERCENTAGE OF THE RESPONDENTS WHO CONSIDER A GIVEN RISK LIKELY TO HAPPEN IN THEIR LIVES | RISK RATIO |     |
|----|--|---|------------|-----|
| 1  | DEATH OF A LOVED ONE                                       | 88%   | 61%        | 74% |
| 2  | SERIOUS ILLNESS OF A LOVED ONE                             | 88%   | 51%        | 70% |
| 3  | NO MONEY FOR THE TREATMENT OF A SERIOUS ILLNESS            | 79%   | 59%        | 69% |
| 4  | CANCER   | 83%   | 44%        | 63% |
| 5  | NO MONEY FOR OLD AGE                                       | 72%   | 49%        | 61% |
| 6  | GLOBAL WARMING   | 51%   | 70%        | 61% |
| 7  | CAR ACCIDENT   | 74%   | 47%        | 61% |
| 8  | SMOG   | 52%   | 67%        | 59% |
| 9  | NO ACCESS TO MEDICAL CARE                                  | 72%   | 46%        | 59% |
| 10 | IMPAIRMENT   | 80%   | 37%        | 59% |

## CHAPTER 07 SUMMARY

THE RISKS THAT ARE MOST IMPORTANT FOR POLES CAN BE INSURED.



**Three main fears:**

- death of a loved person
- severe illness of a loved person
- no money for the treatment of a serious illness

**OF POLES ARE THE SAME, REGARDLESS OF GENDER, PLACE OF RESIDENCE, INCOME AND AGE.**

During the course of the pandemic, some of Poles' fears were reinforced. The Polish Risk Map can be an important guide for insurers, society and the state on how to approach concerns rationally and how to respond to them.

## THE RISKS

**THAT ARE MOST IMPORTANT FOR POLES CAN BE INSURED. INSURERS RESPOND TO RISKS BY CREATING PRODUCTS THAT FINANCIALLY SECURE LIFE, HEALTH AND PROPERTY.**



**PERSONS WHO HAVE HAD THEIR CLAIMS SETTLED SHOW MORE CONFIDENCE IN INSURERS. EIGHTY NINE PERCENT OF THE RESPONDENTS WHO ONCE HAVE HAD THEIR CLAIMS SETTLED FIND INSURANCE USEFUL WHEN BAD THINGS HAPPEN IN LIFE.**

Among persons who have never had any claims settled, the figure is 80 per cent. Persons who have reported their losses in a crisis situation have received financial assistance that they could not afford out of their own pocket. They have not exposed household budgets to unplanned expenses, even if small ones.

Further promotion of insurance requires, among other things, educational and promotional campaigns to convince Poles that it is worth managing risk not only in relation to their property, but also in relation to the risk of death and serious diseases.



**THE ROLE OF THE STATE IS TO CREATE INCENTIVES, SUCH AS FISCAL INCENTIVES, THAT WOULD PROMOTE THESE TYPES OF INSURANCE THAT RESPOND TO THE MOST IMPORTANT CONCERNS OF POLES REGARDING HEALTH, OLD AGE, SAVING AND DEPENDENCE. IT IS ALSO NECESSARY FOR THE STATE TO SUPPORT ADEQUATE FINANCIAL EDUCATION.**

The society expects the modern state to secure the most important risks – illness, old age, dependency, the effects of disasters. Meeting these expectations is already a challenge for the government.

**SOME OF POLES' FEARS  
MAY BE  
EXACERBATED**

**BY UNFAVOURABLE  
DEMOGRAPHIC TRENDS**



Poles are afraid of loneliness and shortage of money for old age. What is crucial in reducing the impact of these concerns is cooperation between the state and insurers. The state should intensively promote long-term savings and allow insurers to develop products for this purpose.



The likelihood of many adverse events occurring in life can be reduced by prevention. This applies mainly to car accidents, but also to health and losses related to violent weather phenomena.



## POLES HAVE A HUGE IMPACT ON MITIGATING CERTAIN RISKS

SINCE THEY CREATE THOSE RISKS THEMSELVES, AS IS THE CASE WITH CAR ACCIDENTS.

The state can contribute in a simple and effective way to increasing road safety, among other things by linking tickets and fines with the amount of premium paid for MTPL insurance. It is also necessary to punish more severely those who break the rules as well as ensure the inevitability of punishment.

## POLES ARE INCREASINGLY AWARE OF THREATS RELATED TO CLIMATE CHANGE.



Losses associated with it were among their most important concerns. Insurance is an important element of a disaster risk management strategy, but it cannot be the only element. **Joint action by the state, local governments, the scientific community and insurers is extremely important.**

## EMPLOYERS HAVE A SIGNIFICANT ROLE TO PLAY IN PROMOTING PREVENTION

Insurers are required to adapt their offerings to the changing fears and concerns of Poles. **This includes psychological care, psychiatric care and the promotion of a healthy lifestyle.** Employers should enable workers to have access to regular checkups through private medical packages. The state should educate citizens and create appropriate incentives (mainly tax ones) promoting private medical insurance.



# CHAPTER 08

## METHODOLOGY



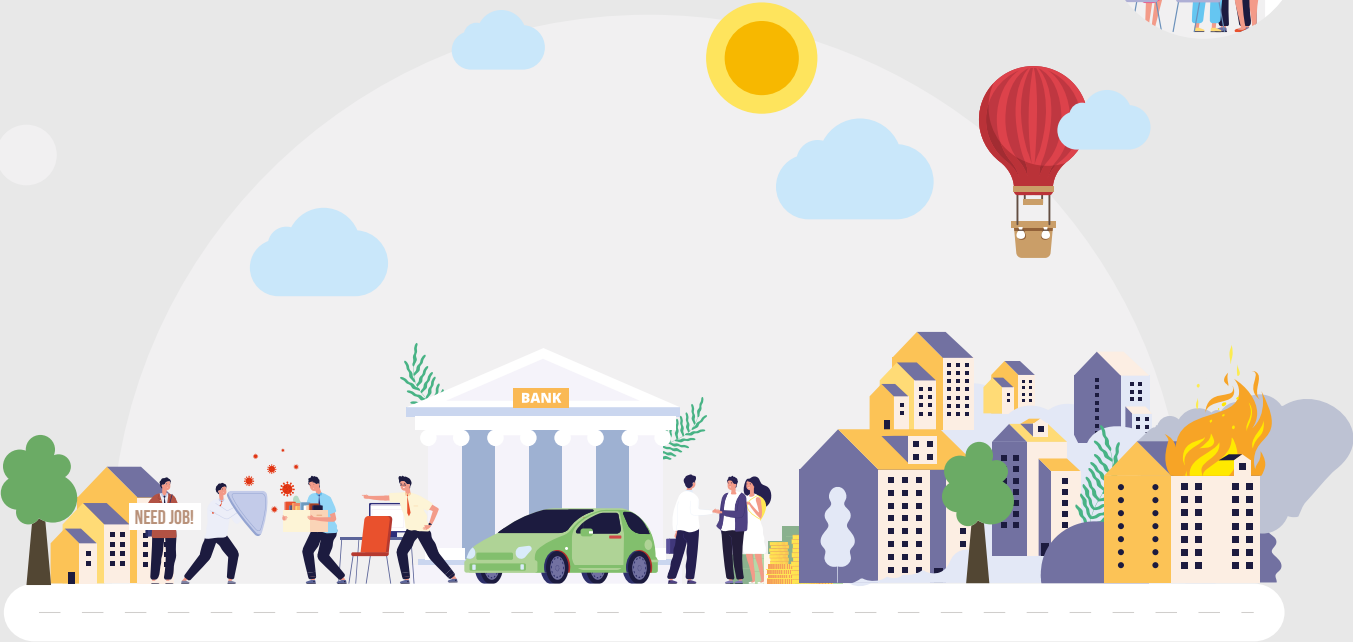
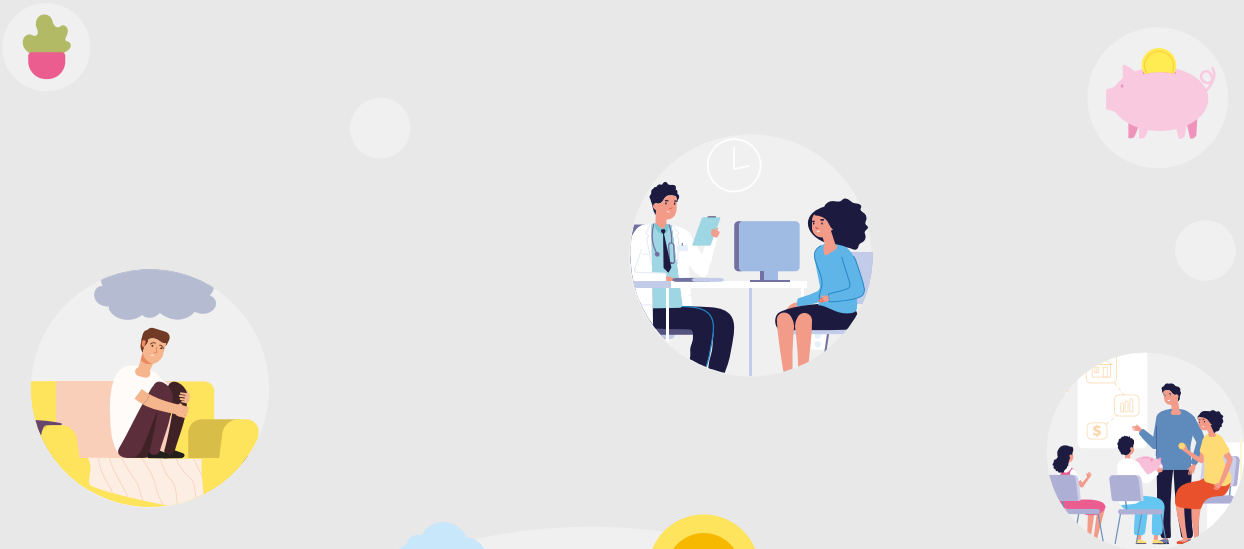
The analytical weights were prepared on the basis of the following variables: gender, age and population of the place of residence consistent with the representative structure of the Polish population, for specific age brackets.

| SURVEY TIMEFRAME  | THE SURVEY WAS CARRIED OUT ON 19 FEB–3 MAR 2020   | THE SURVEY WAS CARRIED OUT ON 27 JAN–9 FEB 2020  |
|-------------------|---|--|
| SURVEY SAMPLE     | 2179 RESPONDENTS AGED 18–60   | 2008 RESPONDENTS AGED 18–60  |
| SURVEY METHOD     | CAWI VIA THE SW WEB PANEL   | CAWI VIA THE SW WEB PANEL  |
| SURVEY OBJECTIVES | <ul style="list-style-type: none"> <li>• IDENTIFICATION OF KEY RISK FACTORS AFFECTING POLES; THE ASSESSMENT OF HOW MUCH POLES FEAR SUCH FACTORS AND HOW PROBABLE THEY ARE</li> <li>• UNDERSTANDING OF DIFFERENCES IN PERCEPTION OF SPECIFIC THREATS BY RESPONDENTS GROUPED BY DIFFERENT DEMOGRAPHICAL CRITERIA</li> </ul> | THE OBJECTIVES OF PHASE ONE, PLUS THE FOLLOWING: <ul style="list-style-type: none"> <li>• TAKING ACCOUNT OF THE THREAT POSED BY THE PANDEMIC</li> <li>• UNDERSTANDING THE MAP OF RISKS PERCEIVED BY PEOPLE WHO HAD FACED THE PANDEMIC</li> </ul> |



# THE POLISH RISK MAP

HOW DO INSURERS RESPOND TO THE NEEDS OF SOCIETY?





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