



# Forsikringsforeningen Mars 2019

# Herfindal Hirschman

- HHi Privat Landbasert : 1410 (1396)
- Motorvogn privat: 1447
- Brann Kombinert 1527
- Person Ulykke (Bestand) 1667

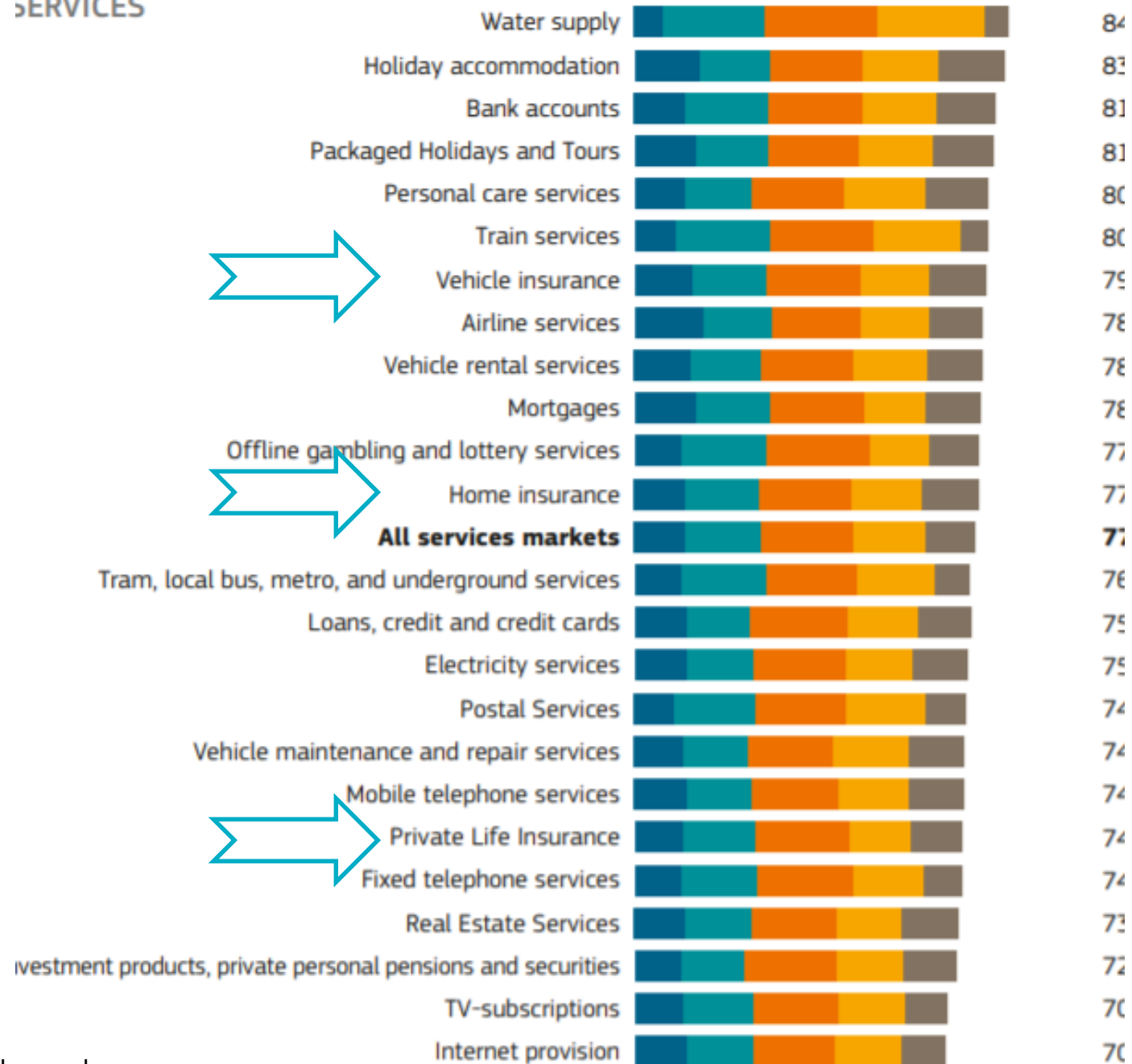
US Justice dep

- Verdier over 2500 : Konsentrasjon
- Verdier mellom 1500-2500: indikerer mild konsentrasjon

# Forbrukeres vurderinger av marked (No)

- sammenliknbarhet
- tillit (til regelkonformitet)
- leve opp til kunders forventinger
- valgmuligheter innenfor marked
- opplevde problemer og velferdstap

## SERVICES



# Forbrukeratferd i forsikring

	Andel som har	Andel som har reforhandlet eller byttet	Andel som har byttet
Lønnskonto	91	6	5
Innboforsikring	91	14	9
Reiseforsikring	83	14	10
Kredittkort	79	8	6
Bilforsikring	77	21	13
Boliglån	63	21	7
Husforsikring (BK)	63	18	11

## Så langt, alt vel

- Konsentrasjonsindikator HHi
- Forbrukeres evaluering av marked
  - ECs Consumer Market Scoreboard
- Forbrukeres atferd i markedet
  - Bytte- og reforhandling

## Consumers can become vulnerable if they



1

Are at a higher risk of experiencing problems when buying or using goods or services\*

2

Feel vulnerable because of their personal characteristics

3

Find it hard to get or understand information about products or services

4

Are less able to buy, choose or access suitable products or services

5

Are more susceptible to marketing practices



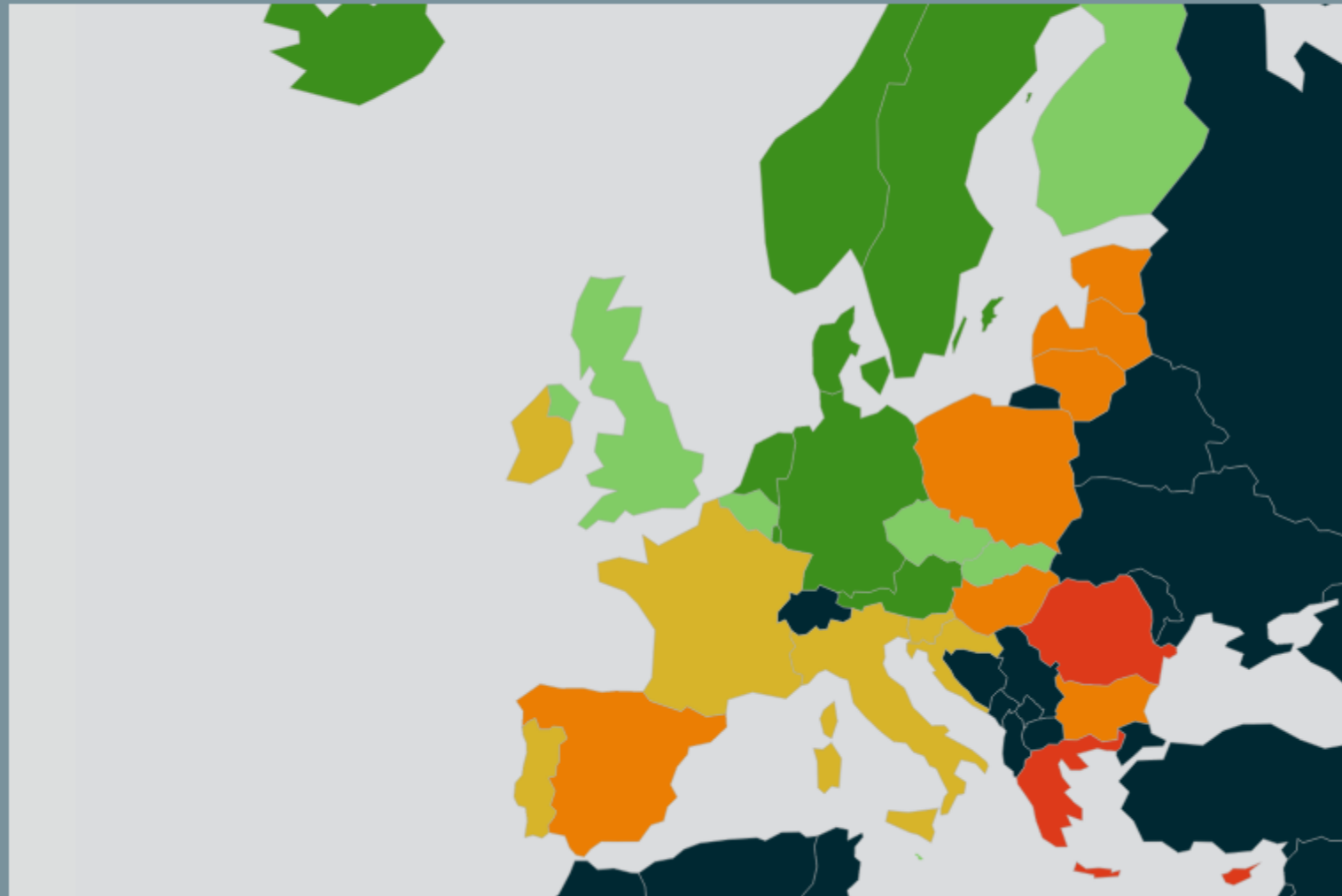
MOST CONSUMERS ARE VULNERABLE AT SOME TIME OR OTHER, DEPENDING ON THEIR SITUATION AND CIRCUMSTANCES.

These are the **five dimensions** of consumer vulnerability.

# THE SITUATION ACROSS EUROPE

## Top 5 indicators of vulnerability per country

(Not all vulnerability indicators were collected in all countries)



● The lowest rates of consumer vulnerability

# WHAT MAKES CONSUMERS VULNERABLE?

^ MARKET-RELATED ISSUES

Being unable to read contract terms & conditions due to small print	
Rarely comparing deals from energy suppliers	
Rarely comparing deals from internet providers	
Rarely comparing deals from banks	
Not knowing their energy supply contract conditions	
Not knowing their internet provider contract conditions	
Not knowing their bank contract conditions	

Not reading bills/communications from energy suppliers	
Not reading bills/communications from internet providers	
Not reading bills/communications from banks	
Finding it difficult to read bills/communications from energy suppliers	
Finding it difficult to read bills/communications from internet providers	
Finding it difficult to read bills/communications from banks	





# REDUCING CONSUMER VULNERABILITY

The study tested several problematic marketing practices in experiments with consumers and found that many consumers are vulnerable when presented with **complex offers**. Improving the **presentation of prices** and other **key information** reduced consumer vulnerability by up to 19 percentage points.

## Good practices to empower consumers



MAKE PRICING  
CLEARER



SHOW FULL PRICE  
FROM THE START  
OF THE PURCHASE



MAKE KEY  
INFORMATION  
MORE VISIBLE

- [www.norskpensjon.no](http://www.norskpensjon.no)
- Gjeldsregistrene
- [www.norskforsikring.no](http://www.norskforsikring.no)?

