

2025 ANNUAL TRENDS REPORT

# The Path Forward for Sustainable Business

January 2025



# Ispas 20consumer Trends Report

**American Hospital  
Publishing, Professional Research  
Consultants**



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

**2020 Consumer Trends Report** ,2021 Article 9 of EIOPA s founding regulation requires the Authority to collect analyse and report on consumer trends As per the working definition devised by EIOPA consumer trends are evolutions in consumer behaviour in the insurance and pensions markets related to the relationship between consumers and undertakings including intermediaries that are significant in their impact or novelty One of the report s key objectives is to try to identify risks for consumers arising from trends in the market which may require specific policy proposals or supervisory action from EIOPA and or Member States Moreover by highlighting the non confidential activities reported by national competent authorities NCAs for their respective jurisdictions EIOPA also encourages a common supervisory culture among its Members through the promotion of exchanges of information between competent authorities Given the impact of COVID 19 on the economy and on the insurance and occupational pensions sectors this year s report focuses on COVID 19 from a conduct and consumer perspective This should allow an initial and preliminary overview on the impact on the sector responses and the challenges which emerged aiding EIOPA in providing an overall steer for future areas of supervisory and regulatory focus This includes taking stock as to how EIOPA s measures from a consumer protection and conduct perspective have been implemented and their impact on the market as far as this can be done As a result the report provides a description of the main market developments key trends and issues in the first semester of 2020 with a main focus on COVID 19 The market development section gives an overview of major trends and product specific issues This is based on an analysis of quantitative data from EIOPA s Solvency II database including an analysis of relevant retail risk indicators complaints inputs from stakeholders and evidence gathered via a series of structured consumer interviews Annex VII The market development section is followed by a focus on key issues affecting the insurance and or pensions sectors and an analysis of the limited data available on COVID 19 related complaints submitted to national authorities responsible for complaints handling or to insurance undertakings and pension funds Finally the report provides an overview of NCAs consumer protection activities and industry led initiatives put in place to ensure the fair treatment of consumers amidst the crisis *Sixth Consumer Trends Report* ,2017 Article 9 of EIOPA s founding Regulation requires the Authority to collect analyse and report on consumer trends The term consumer trend is not defined in the EIOPA Regulation EIOPA has devised the following working definition Evolutions in consumer behaviour in the insurance and pensions markets related to the relationship between consumers and undertakings including intermediaries that are significant in their impact or novelty To date EIOPA has published five Consumer Trends reports The report covers trends both in the insurance sector and in the pensions sector *2021 Consumer Trends Report* ,2022

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

**Consumer Trends Report 2019** ,2019 Article 9 of EIOPA s founding Regulation requires the Authority to collect analyse and report on consumer trends As per the working definition devised by EIOPA consumer trends are Evolutions in consumer behaviour in the insurance and pensions markets related to the relationship between consumers and undertakings including intermediaries that are significant in their impact or novelty **Consumer Trend Report** ,2010 1984-89  
AHA/PRC National Consumer Trends American Hospital Publishing,Professional Research Consultants,1989

The book delves into Ispas 20consumer Trends Report. Ispas 20consumer Trends Report is a vital topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Ispas 20consumer Trends Report, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
  - Chapter 1: Introduction to Ispas 20consumer Trends Report
  - Chapter 2: Essential Elements of Ispas 20consumer Trends Report
  - Chapter 3: Ispas 20consumer Trends Report in Everyday Life
  - Chapter 4: Ispas 20consumer Trends Report in Specific Contexts
  - Chapter 5: Conclusion
2. In chapter 1, this book will provide an overview of Ispas 20consumer Trends Report. This chapter will explore what Ispas 20consumer Trends Report is, why Ispas 20consumer Trends Report is vital, and how to effectively learn about Ispas 20consumer Trends Report.
3. In chapter 2, this book will delve into the foundational concepts of Ispas 20consumer Trends Report. This chapter will elucidate the essential principles that need to be understood to grasp Ispas 20consumer Trends Report in its entirety.
4. In chapter 3, the author will examine the practical applications of Ispas 20consumer Trends Report in daily life. This chapter will showcase real-world examples of how Ispas 20consumer Trends Report can be effectively utilized in everyday scenarios.
5. In chapter 4, the author will scrutinize the relevance of Ispas 20consumer Trends Report in specific contexts. The fourth chapter will explore how Ispas 20consumer Trends Report is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about Ispas 20consumer Trends Report. The final chapter will summarize the key points that have been discussed throughout the book.

This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Ispas 20consumer Trends Report.

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