Press Release



Britons are the most worried about household bills

Snoring and noisy neighbours also give us sleepless nights

Britons worry more about household bills than family issues, pressures at work or relationship problems, according to a new Europe-wide survey by leading insurer Zurich into what keeps people awake at night.

Almost half of the respondents in the UK (45%) - more than anywhere else in Europe - list money worries as their biggest anxiety.

The Eurozone financial crisis itself however is at the bottom of the list of concerns at just 7% - far lower than for many other European countries.

After household bills, the next biggest worries for Britons are:

- children and family issues (36%)
- noisy neighbours (29%)
- pressure at work or school (26%)

A fifth (20%) of us are kept awake by a snoring partner, and 13% by bad weather - the joint-highest percentage of any other European country surveyed, along with Switzerland.

Britons consider insuring their homes more important than insuring their lives. 83% ranked household insurance as one of the top three most important insurance products ahead of 76% for car insurance and 54% for life insurance. A whopping 35% of Britons also ranked travel insurance as important, far more than their European counterparts such as the Germans (4%), Italians (5%) and Spanish (6%).

More than half of people in the UK think the biggest risks they face are losing a loved one (62%) or illness (57%).



When asked what three things they would like to insure, if it were possible, 63% of the UK chose 'steady health for myself and my family', more than half (52%) said financial security, and just under half (46%) selected happiness. When it comes to security, people from the UK rely on alarms (11%) and the police (17%) more than most Europeans.

"With rising household bills, it's no surprise that a lot of people are being kept awake at night worrying about money," said Kay Martin, Chief Marketing Officer for Zurich's general insurance business in the UK.

"It's also interesting to see the differences between what Britons say they value, and what they insure. Although they believe the biggest risks they face are illness and losing a loved one, they put life insurance in only third place in the list of insurance priorities.

"While there might not be much you can do about a snoring partner or noisy neighbours, you can get some peace of mind by protecting your belongings as well as taking out some form of cover to protect you and your family from the financial consequences of ill health, should the worst ever happen".

The survey also reveals the differences between age groups in the UK. Younger people (16-34 year olds) are more likely to rate loneliness as a major risk than those aged 55 and above (34% vs 18%) and they are also more concerned about poverty than older generations (27% vs 16%).

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*The representative survey was conducted by GfK in Austria, Germany, Italy, Portugal, Russia, Spain, Switzerland and the UK. 4,522 people aged 14 and older were interviewed between September 12 and October 5, 2012

A video illustrating the results of the survey can be watched and downloaded under the following link from Tuesday 6 November:

http://zurich.synapticdigital.com

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Notes to editor

Zurich Insurance Group (Zurich) is a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. It offers a wide range of general insurance and life insurance products and services for individuals, small businesses, mid-sized and large companies as well as multinational corporations. Zurich employs about 60,000 people serving customers in more than 170 countries. The Group, formerly known as Zurich Financial Services Group, is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt program which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.