

The Danish Insurance Association

Report 2009:10

Nordic Expectations for Climate Change and Insurance

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1. Introduction and summary	3	Report 2009:10
2. Expectations for climate change and its causes	5	Nordic Expectations for Climate Change and In- surance
3. Responsibility for CO₂ reduction	7	Forsikring & Pension
4. Responsibility for preventing climate-related damage	15	
5. Expectations for future premium and cover	21	
6. Demand for climate-related insurance products	23	
7. Willingness to pay for climate-related insurance products	26	
8. Demand for additional free benefits	29	
9. Potential customer mobility	31	
10. Appendix	34	

Report 2009:10

Nordic Expectations for
Climate Change and In-
surance

Forsikring & Pension

1. Introduction and summary

This report is based on an Internet-based questionnaire survey conducted by Userneeds A/S on behalf of the Danish Insurance Association. The report reveals expectations in the Nordic countries (Denmark, Norway, Sweden and Finland) for climate change, insurance and pension company initiatives and consumer demand for environment-friendly insurance products.

A total of 4,958 people in the Nordic countries participated in the survey, which is representative in terms of the parameters sex, age, education, household income and geographical location of residence.

The appendix reproduces all the questions asked and answers received in tables on which the graphical presentation in this report is based.

Climate change is probable and will increase the number of claims

People in the Nordic countries generally agree that we will see climate change in the future. Just over 90% of the populations in Norway and Finland believe that this will be the case, while the percentage in Denmark and Sweden is nearly 100%.

There is no doubt that the human factor plays a very decisive role for climate change. About 90% of Danes, Swedes and Norwegians agree that climate change is decisively or materially caused by man-made CO₂ emissions. The percentage is about 80% in Finland.

Moreover, a clear majority of Nordic citizens believe that we can expect more and more extensive damage to buildings in future. The explanation is the unambiguous expectations of more and stronger storms and stronger cloudbursts.

Expectations of cover of climate-related claims and price increases

In Denmark and Norway, 85-90% of the populations expect their insurance companies to cover climate-related claims at all times or in the majority of cases. The percentage is slightly lower in Sweden and Finland.

In addition, 80-85% of consumers in the Nordic countries expect insurance premiums to rise in future as a result of increased risks of climate-related claims.

Who is responsible for reducing climate gases and preventing damage?

The Nordic countries generally agree that the public authorities (i.e. central and local government) hold a big or very big responsibility for reducing greenhouse gas emissions and preventing climate-related damage. About 90% of citizens agree.

Expectations for manufacturing companies' greenhouse gas reduction are largely in line with expectations for the public authorities, while service companies are generally assigned slightly less responsibility.

Insurance and pension companies are assigned considerable responsibility compared to their sizes and shares of total greenhouse gas emissions. In Denmark, Norway and Finland, 30-35% of the populations find that insurance companies hold a big or very big responsibility for reducing greenhouse gas emissions. The percentage is close to 50% in Sweden. Expectations for the initiatives of pension companies are slightly lower than for general insurance companies.

The respondents believe that insurance companies in particular should have a climate strategy. Moreover, they should offer environment-friendly repairs and insurance products.

In Denmark, Norway and Finland, 55-60% of the populations agree that insurance companies hold a big or very big responsibility for preventing climate-related damage. The percentage is just under 70% in Sweden. Thirty percent of Nordic citizens believe that pension companies hold a big or very big responsibility for preventing climate-related damage, the percentage being slightly higher in Sweden and slightly lower in Norway.

Consumers as a group are seen to hold considerable responsibility. About 85% of Danes and Swedes believe that consumers hold a big or very big responsibility for reducing greenhouse gas emissions. The percentage is about 75% in Norway and Finland. Similarly, expectations of consumers' preventive initiatives are great. In Denmark, Sweden and Norway, 75-80% of the populations agree that consumers hold a big or very big responsibility in this respect. The percentage is about 65% in Finland.

The individual Nordic citizen is also responsible

The individual citizen also greatly believes that he or she as an individual can contribute towards reducing greenhouse gas emissions and preventing climate-related damage.

Nine out of ten Danes and Swedes believe they themselves can contribute towards reducing greenhouse gas emissions, while the number is slightly lower in Norway and Finland. In all the countries, citizens are generally more willing to replace the car with the bicycle, bus or train when possible (55% in Denmark, Norway and Finland and just under 70% in Sweden). Large proportions of the populations are also willing to buy low-energy electrical appliances and reduce their standby electricity consumption.

Seventy-seventy five percent of Danes, Norwegians and Finns believe they themselves can contribute towards preventing climate-related damage. The percentage is slightly higher in Sweden.

Nordic consumers demand climate-related insurance products, but not at any cost

Consumers in the Nordic countries call for insurance products and additional services which in some way take the environment and the climate challenge into consideration.

The survey focuses on products with an additional service (e.g. environment-friendly repair). First, the survey sheds light on the potential demand for such products on the assumption that the *price is reasonable*. Next, it sheds light on what consumers mean by a reasonable price of such products.

The greatest demand is for insurance policies that cover all climate-related damage at all times. Some 85-90% of Nordic consumers will definitely or probably buy such a product. The percentage which will definitely buy the product varies from 40% in Finland to just under 60% in Sweden. In Denmark and Sweden, 25-30% is willing to pay *more* for such a policy than a similar policy without such additional cover. The percentage in Norway and Finland is 15-20%.¹

¹ The remaining consumers are willing to pay the same or – as regards a small group – less.

Demand is also great for insurance policies that

- only use environment-friendly products for repairs
- only use environmentally certificated products for repairs
- include a climate and carbon check of the home

Nevertheless and depending on the product and nationality of the consumers, only 5-10% are willing to pay for additional services.

Nordic consumers are not only in the market for climate-related insurance products, but also services such as websites offering information on prevention, cover of climate-related damage and geographical risk areas. In addition to websites, there is a strong demand for text-message services offering advance warning of the risk of damage. There is a tendency for Nordic consumers to prefer websites, text-message services over help desk and consulting services.

Nordic consumers are willing to change to green companies

The majority of Nordic consumers are willing to change to an insurance company with a climate and environment profile:

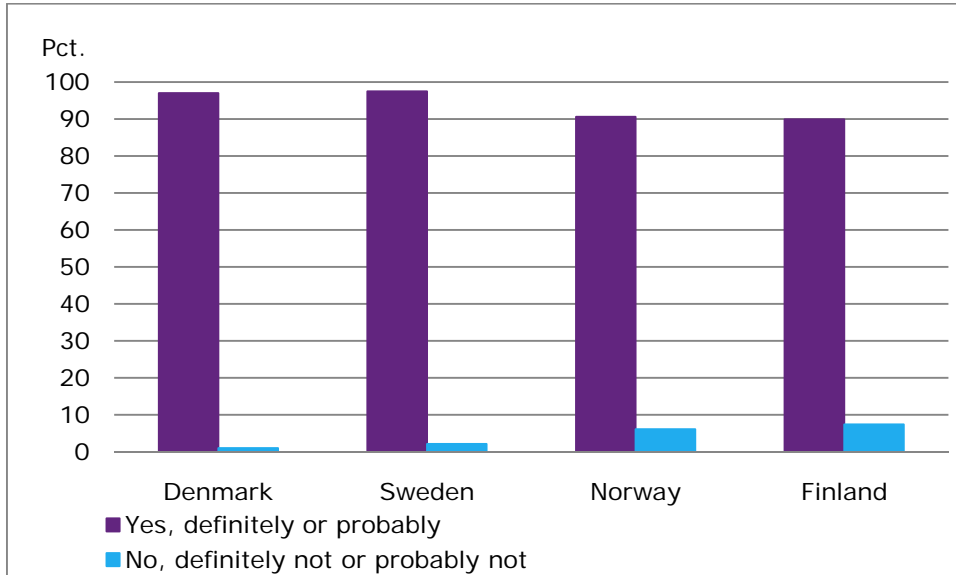
- 55-65% of Danes, Swedes and Norwegians would definitely change to or consider changing to a company with a climate strategy. For the Finns the figure is 40%.
- 65-65% of Danes, Swedes and Norwegians would definitely change to or consider changing to a company offering green policies. For the Finns the figure is 45%.
- 65-75% of Danes, Swedes and Norwegians would definitely change to or consider changing to a company repairing damage in an environment-friendly manner. For Finns the figure is 55%.

2. Expectations for climate change and its causes

The introduction to the survey clarifies the populations' general expectations of future climate change and whether such climate change is attributable to man-made greenhouse gas emissions or natural variations caused by sunspots, etc. Moreover, the questions concern how this potential change may affect the scope and extent of climate-related damage.

There is general consensus in the Nordic countries that we will experience climate change in the future, cf. Figure 1. In Denmark and Sweden, the percentage holding this view is close to 100%. In Norway and Finland, the figure is also high, 90%.

Figure 1 Will we in your opinion experience climate change in the future?

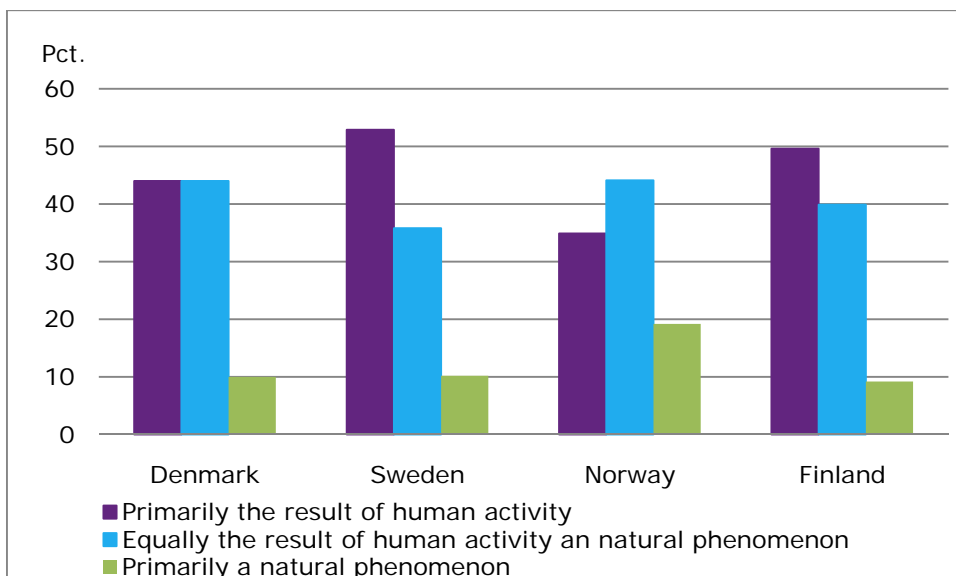


Comment: For further information, see Question 1 in the appendix.

Only about 10% of Danes, Swedes and Finns agree that the anticipated climate change is attributable to natural variations such as sunspots, etc. beyond the control of man.

In Norway, the figure is just under 20%. Close to 90% of Danes, Swedes and Norwegians agree that the anticipated climate change is to a significant extent the result of man-made greenhouse gas emissions, cf. Figure 2.

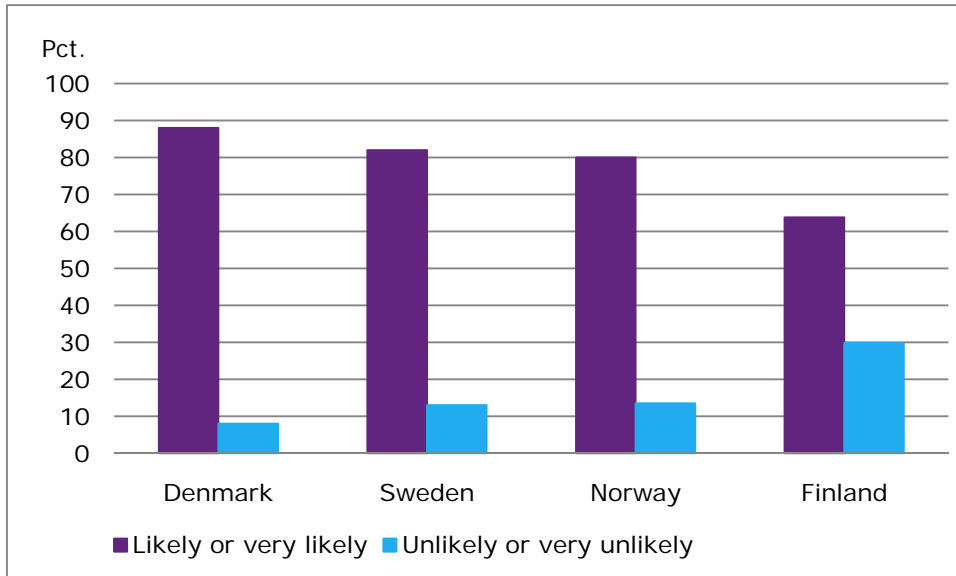
Figure 2 Do you think that climate change is a natural phenomenon or the result of human activity?



Comment: For further information, see Question 2 in the appendix.

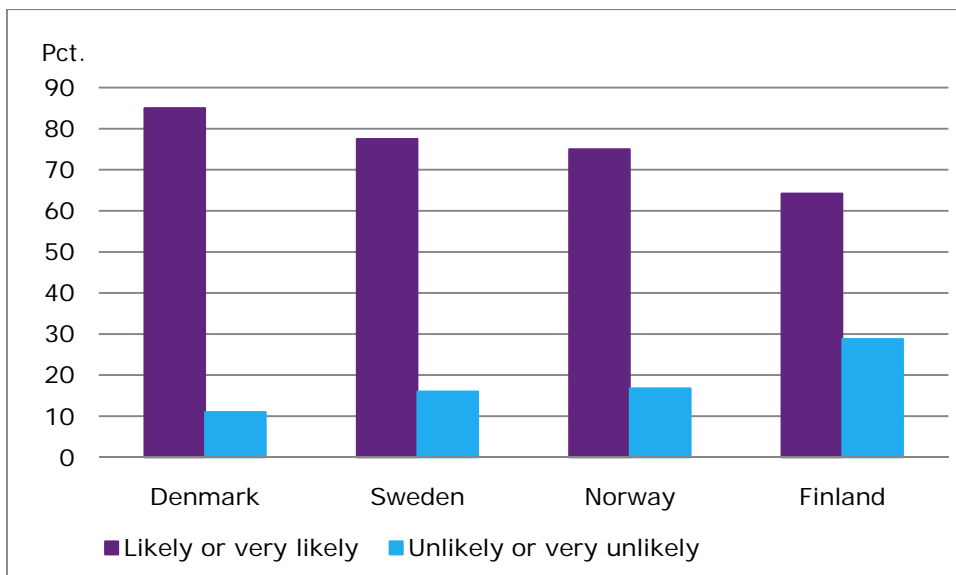
A majority of Nordic citizens expect more climate-related damage to buildings, and believe these damages to become more extensive. Danes and Finns are at either end of the spectrum, as 85-90% of Danes believe this to be true, whereas only close to 65% of Finns agree.

Figure 3 Will we experience more climate-related damage to buildings in the future?



Comment: For further information, see Question 4 in the appendix.

Figure 4 Will we experience more extensive climate-related damage to buildings in the future?



Comment: For further information, see Question 5 in the appendix.

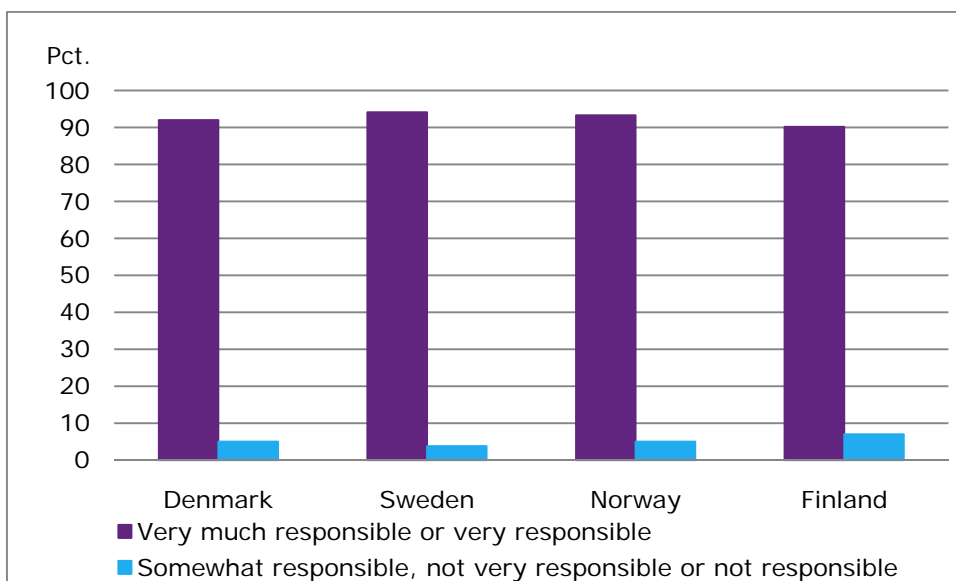
3. Responsibility for CO₂ reduction

In the second part of the survey it is clarified to what degree various players are responsible for reducing national greenhouse gas emissions. Furthermore, it is

clarified on what consumers think insurance companies ought to focus to reduce national greenhouse gas emissions. Finally, the survey focuses on what individual citizens can and will do to reduce greenhouse gas emissions from their own households.

There is general agreement that the **central government** holds a big or very big responsibility for reducing greenhouse gas emissions in the Nordic countries, cf. Figure 5, as just over 90% of the populations in all four countries agree with this point of view.

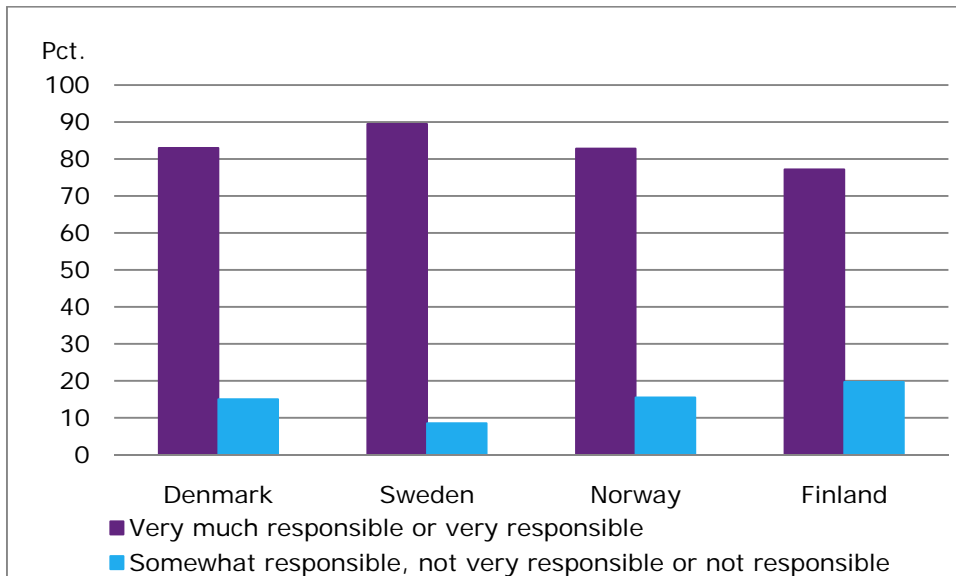
Figure 5 To what extent is central government responsible for reducing greenhouse gas emissions?



Comment: For further information, see Question 6 in the appendix.

Local government, too, holds a big or very big responsibility for reducing national greenhouse gas emission, cf. Figure 6, even though less is expected of local than central government.

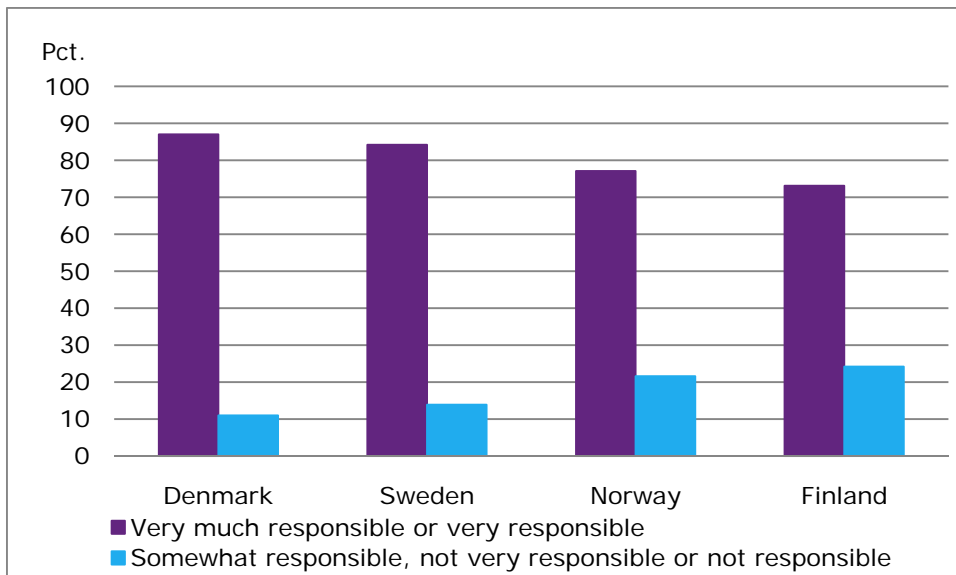
Figure 6 To what extent is local government responsible for reducing greenhouse gas emissions?



Comment: For further information, see Question 7 in the appendix.

Consumers hold a big responsibility as well. There are, however, international differences, as Danes and Swedes assign consumers more responsibility than the Norwegians and Finns, cf. Figure 7.

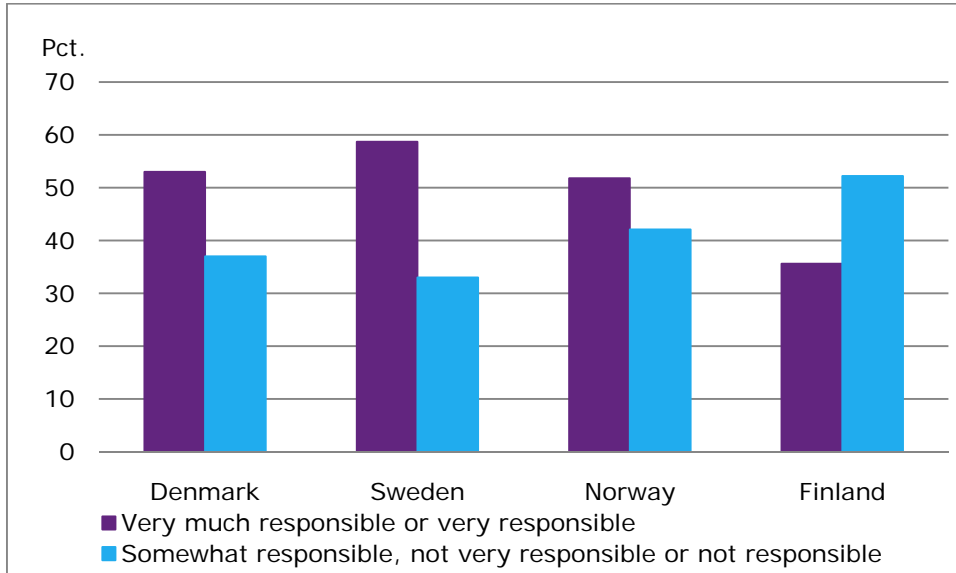
Figure 7 To what extent are consumers responsible for reducing greenhouse gas emissions?



Comment: For further information, see Question 8 in the appendix.

Opinions vary, however, as to the responsibility of interest groups. In Denmark, Sweden and Norway, more than 50% of the respondents agree that they hold a big or very big responsibility. On the other hand, more than 50% of Finns agree that interest groups hold only limited, very limited or no responsibility, cf. Figure 8.

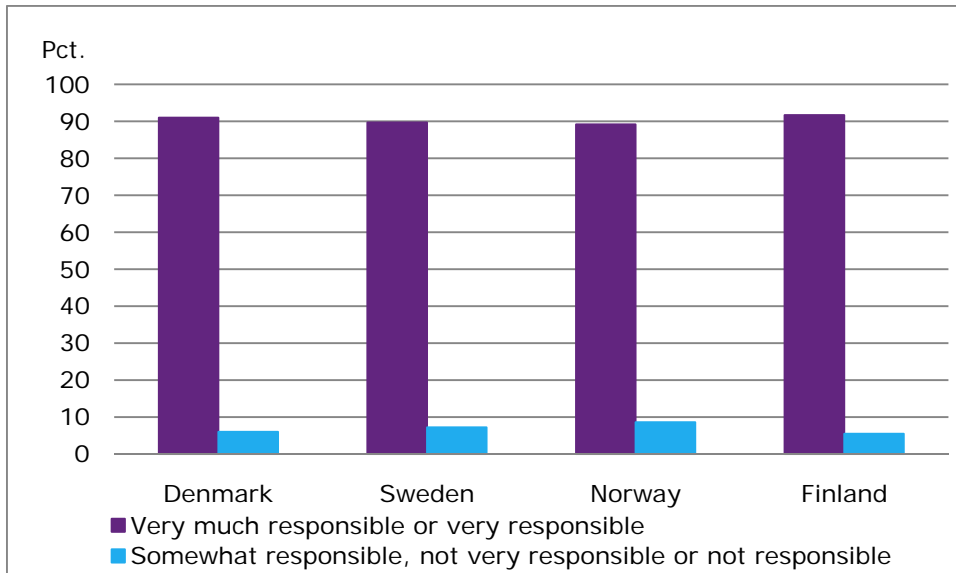
Figure 8 To what extent are interest groups responsible for reducing greenhouse gas emissions?



Comment: For further information, see Question 11 in the appendix.

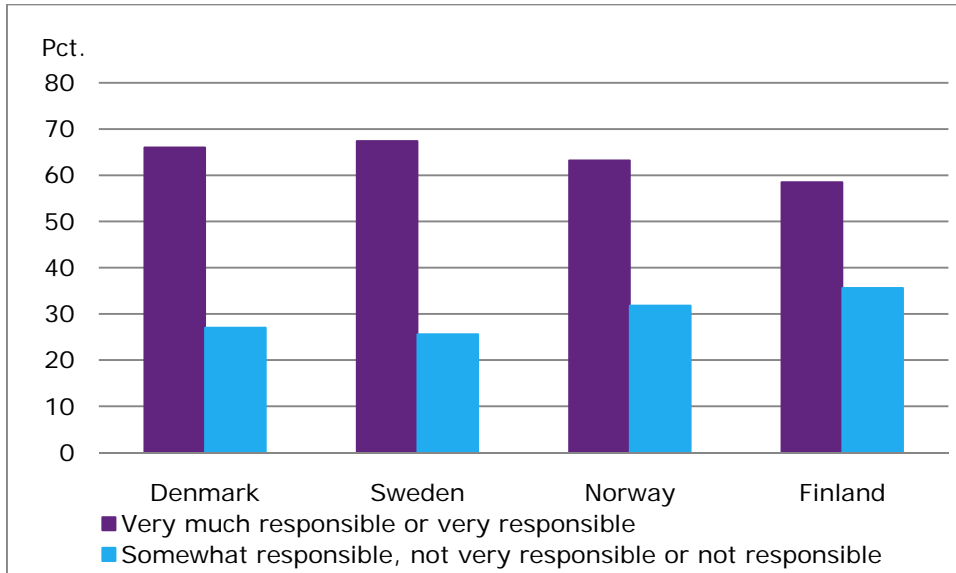
There is general agreement in all four countries that **manufacturing companies** hold a big responsibility, but also that **service companies** are responsible to a lesser degree, cf. Figure 9 and 10.

Figure 9 To what extent are manufacturing companies responsible for reducing greenhouse gas emissions?



Comment: For further information, see Question 12 in the appendix.

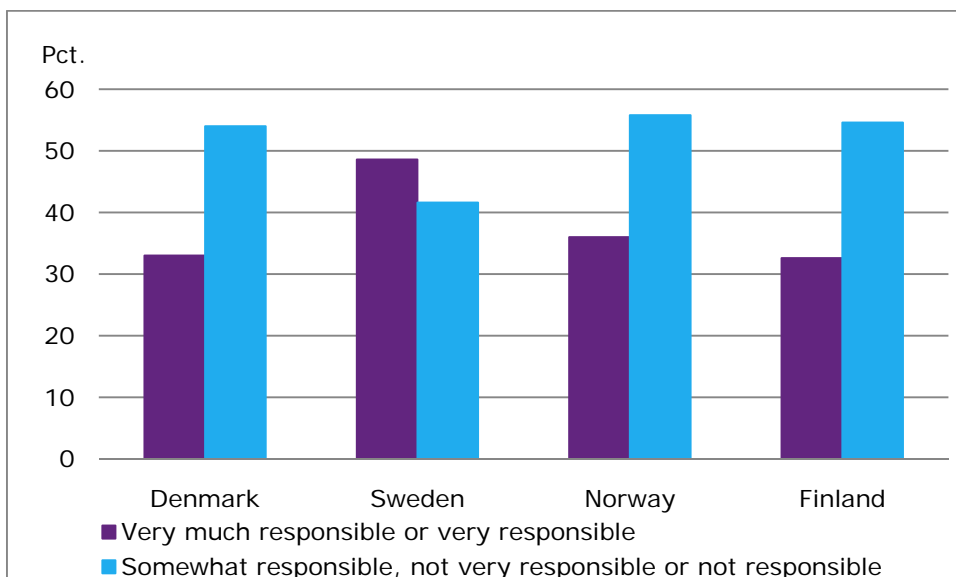
Figure 10 To what extent are service companies responsible for reducing greenhouse gas emissions?



Comment: For further information, see Question 13 in the appendix.

As regards the responsibility of **insurance companies** for reducing national greenhouse gas emissions, close to one third of Danes, Norwegians and Finns agree that they hold a very big or big responsibility, whereas in Sweden this is true of almost 50%, cf. Figure 11. The percentages are high considering the fact that insurance companies account for only a very limited share of total greenhouse gas emissions.

Figure 11 To what extent are insurance companies responsible for reducing greenhouse gas emissions?

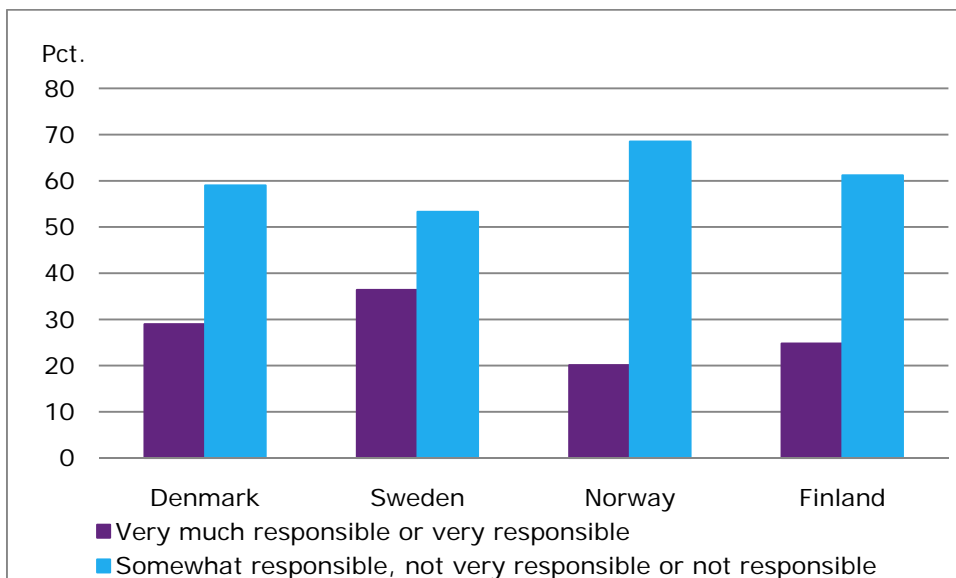


Comment: For further information, see Question 9 in the appendix.

Pension companies, according to the populations, do not hold the same degree of responsibility for reducing national greenhouse gas emissions.

The percentages attributing a big or very big responsibility to the companies vary between 20% of Norwegians and 36% of Swedes, cf. Figure 12.

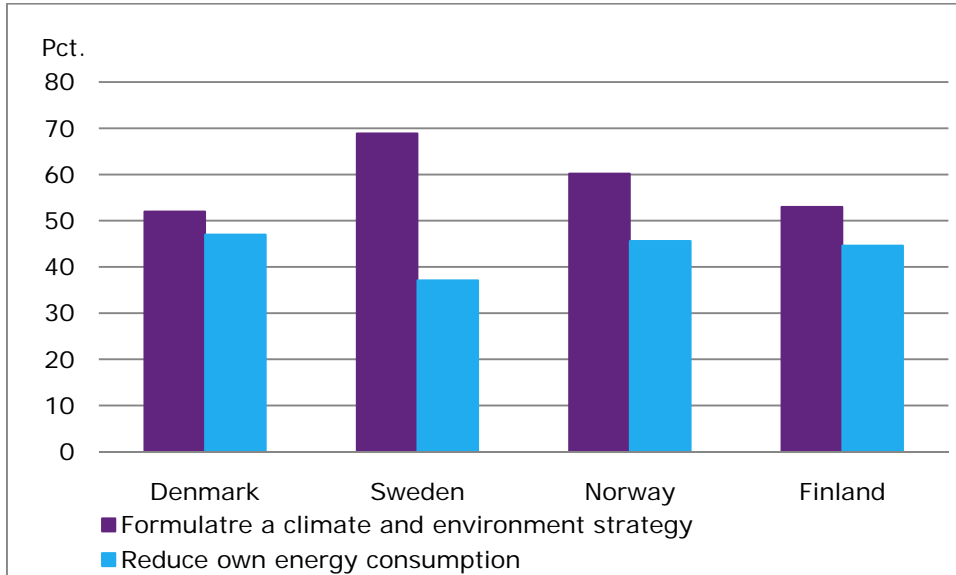
Figure 12 To what extent are pension companies responsible for reducing greenhouse gas emissions?



Comment: For further information, see Question 10 in the appendix.

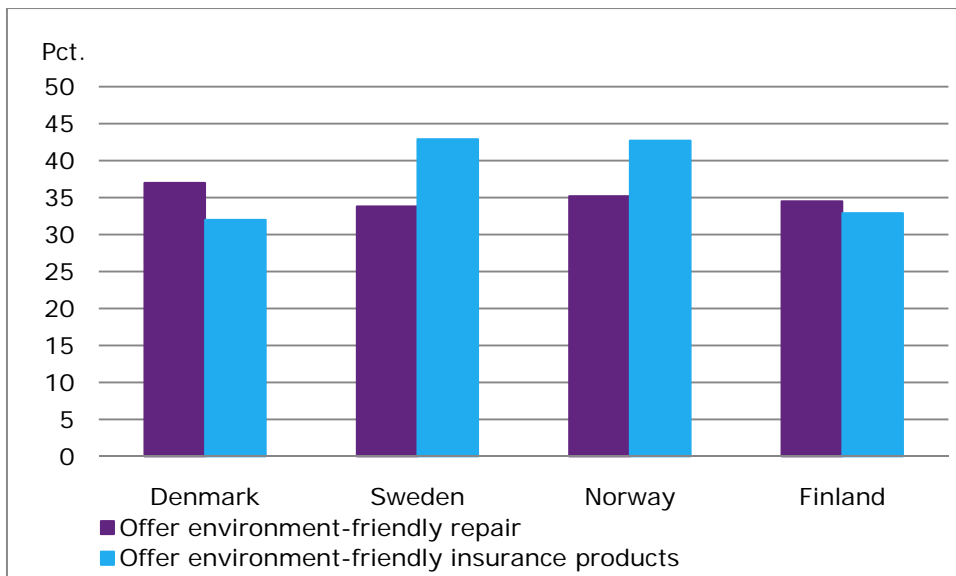
What action should **insurance companies** take to live up to their responsibility? There is general agreement that they must formulate a climate and environment strategy (52% of Danes and 69% of Swedes), cf. Figure 13. One of the objectives of a climate and environment strategy is to reduce energy consumption, and consequently corporate energy savings are given high priority. The populations also expect the insurance companies to offer environment-friendly repairs and insurance products, cf. Figure 14.

Figure 13 What should insurance companies focus on in particular to reduce national greenhouse gas emissions?



Comment: For further information, see Question 14 in the appendix.

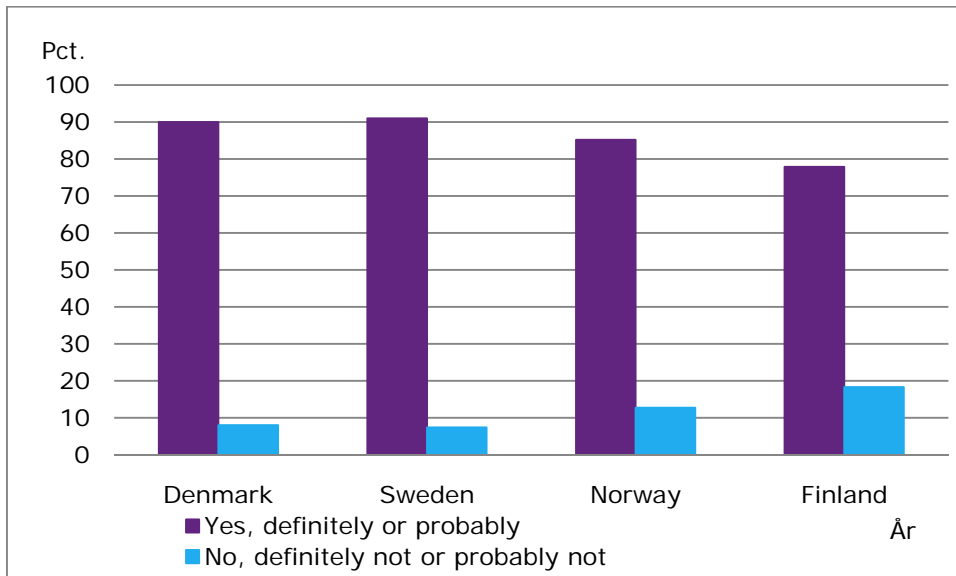
Figure 14 What should insurance companies focus on in particular to reduce national greenhouse gas emission?



Comment: For further information, see Question 14 in the appendix.

Close to 90% of Swedes and Danes believe that **as private individuals** they can contribute towards reducing their own greenhouse gas emissions, whereas this applies to slightly fewer Norwegians and Finns, the latter by less than 80%, cf. Figure 15.

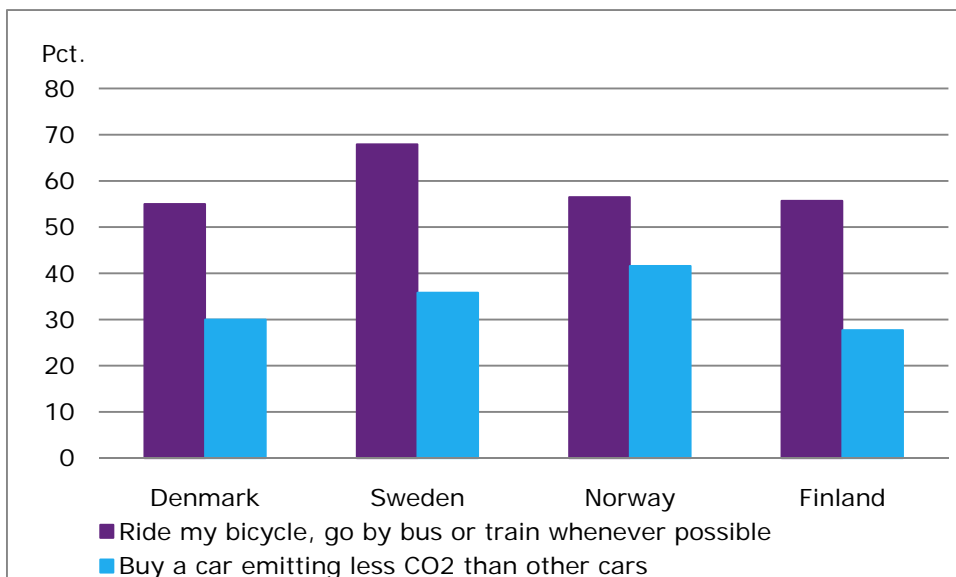
Figure 15 Do you think that you as an individual can contribute to reducing your greenhouse gas emissions?



Comment: For further information, see Question 15 in the appendix.

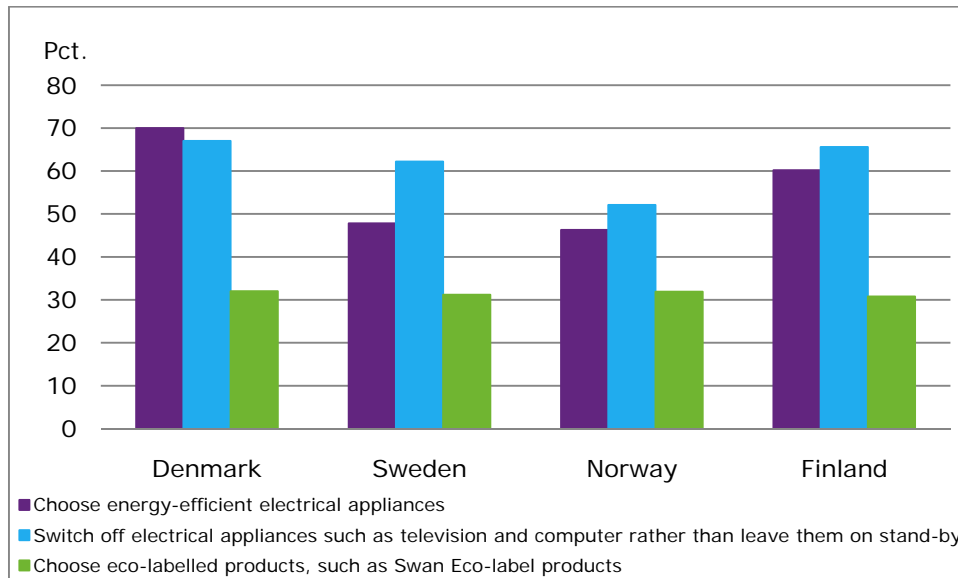
Among the initiatives, which the populations of the Nordic countries are willing to take as private individuals to reduce their own greenhouse gas emissions, are to ride their bicycle or go by bus or train whenever possible, to buy a car emitting less CO₂ than other cars, to choose low-energy electrical appliances, to switch off electrical appliances rather than leave them on stand-by and to choose environmentally certified products, cf. Figures 16 and 17.

Figure 16 What are you as an individual willing to do to reduce your greenhouse gas emissions?



Comment: For further information, see Question 16 in the appendix.

Figure 17 What are you, as an individual, willing to do to reduce your greenhouse gas emissions?



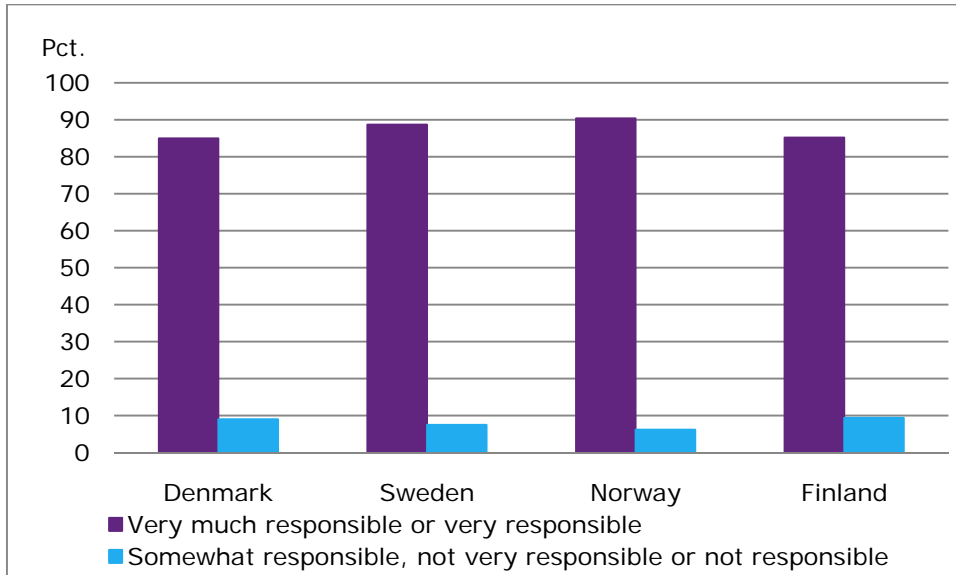
Comment: For further information, see Question 16 in the appendix.

4. Responsibility for preventing climate-related damage

This part of the survey clarifies the responsibility of a number of different players for preventing climate-related damage. The questions concern what insurance companies should do in particular to contribute towards preventing climate-related damage. Finally, focus is turned to what individual citizens can and will do to prevent climate-related damage.

There is general agreement that **central government** holds a very big or big responsibility for preventing climate-related damage. As indicated by close to 85-90% in all four countries, cf. Figure 18.

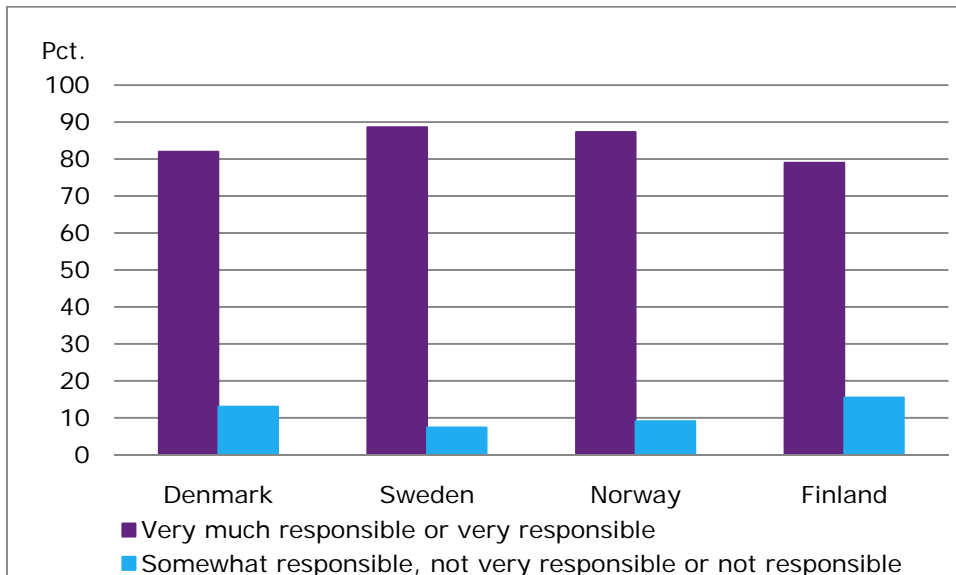
Figure 18 To what extent is central government responsible for preventing climate-related damage?



Comment: For further information, see Question 17 in the appendix.

Local government, too, holds a big responsibility for preventing climate-related damage, almost as big as that assigned to central government, cf. Figure 19.

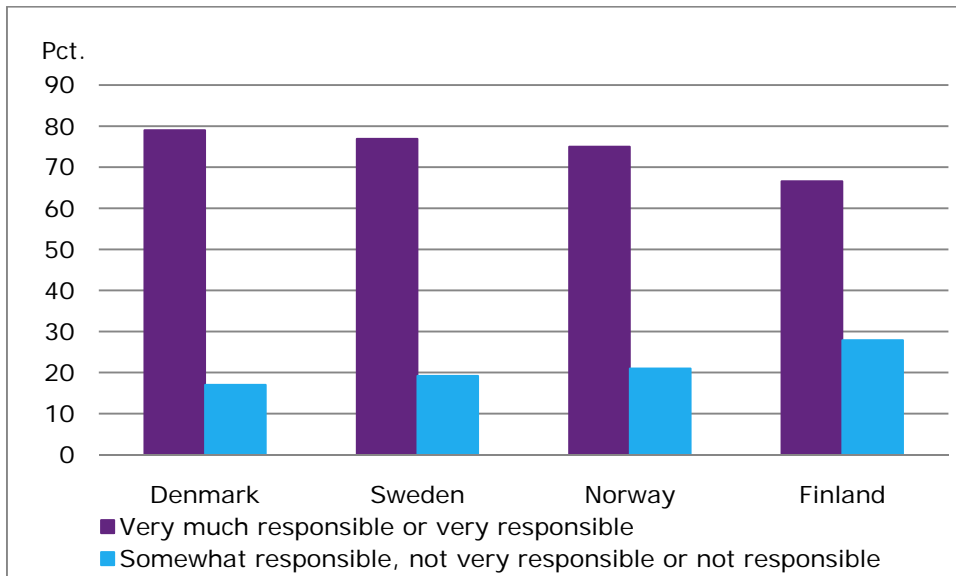
Figure 19 To what extent is local government responsible for preventing climate-related damage?



Comment: For further information, see Question 18 in the appendix.

Between 67% (Finland) and 79% (Denmark) agree that **consumers** hold a very big or big responsibility for preventing climate-related damage. In Finland, close to 25% agree that consumers hold limited, very limited or no responsibility for preventing climate-related damage, cf. Figure 20.

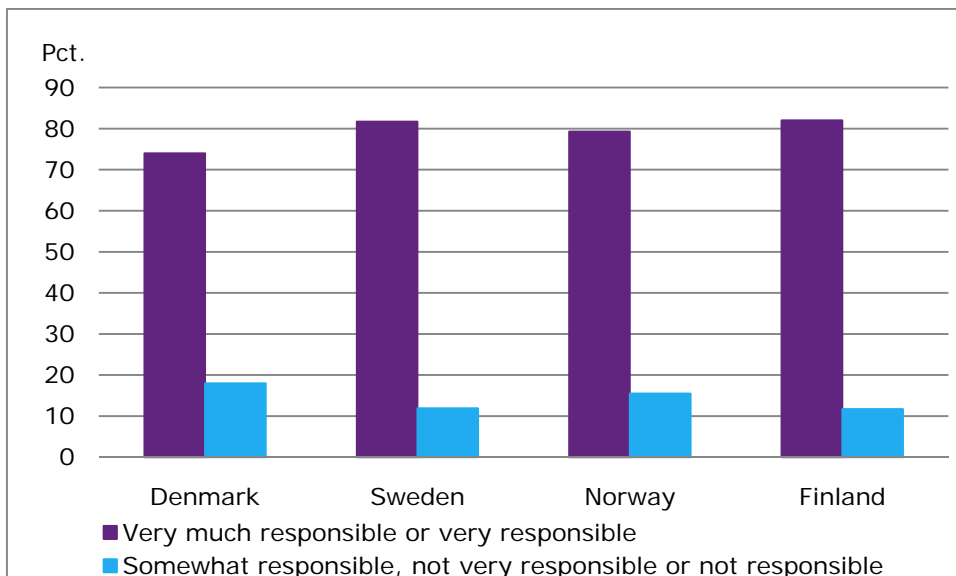
Figure 20 To what extent are consumers responsible for preventing climate-related damage?



Comment: For further information, see Question 19 in the appendix.

Between 74% (Denmark) and 82% (Sweden and Finland) agree that **manufacturing companies** hold a very big or big responsibility for preventing climate-related damage, cf. Figure 21.

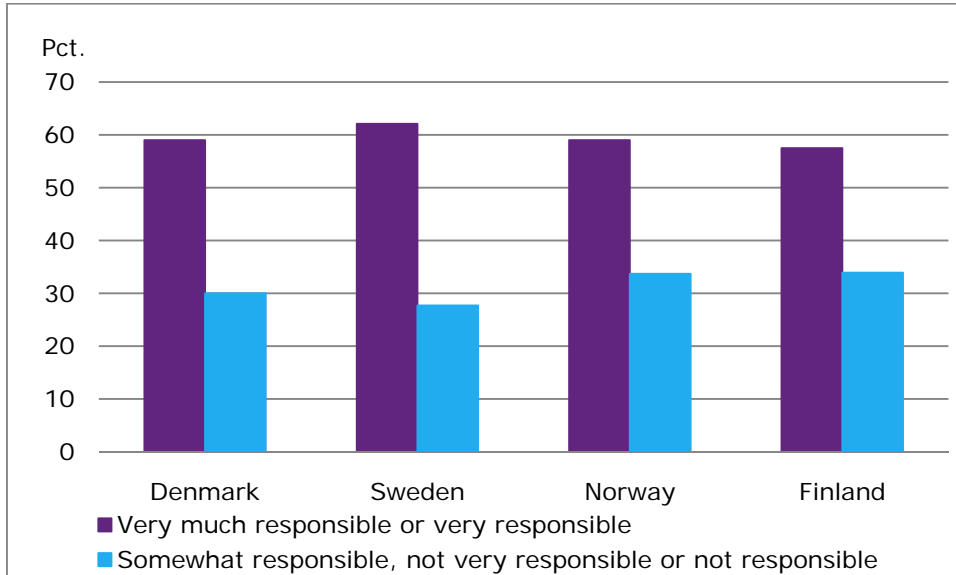
Figure 21 To what extent are manufacturing companies responsible for preventing climate-related damage?



Comment: For further information, see Question 23 in the appendix.

There is general agreement, too, that **service companies** hold a very big or big responsibility for preventing climate-related damage. Close to six out of ten in all four countries adhere to this point of view, cf. Figure 22.

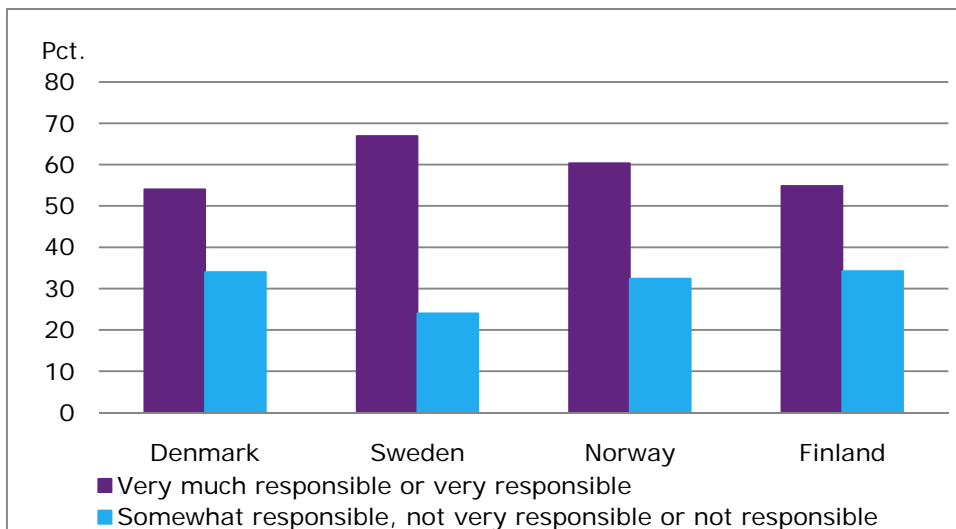
Figure 22 To what extent are service companies responsible for preventing climate-related damage?



Comment: For further information, see Question 24 in the appendix.

As regards the responsibility of **insurance companies** for preventing climate-related damage, 67% of Swedes, 60% of Norwegians, 55% of Finns and 54% of Danes agree that insurance companies hold a very big or big responsibility, cf. Figure 23.

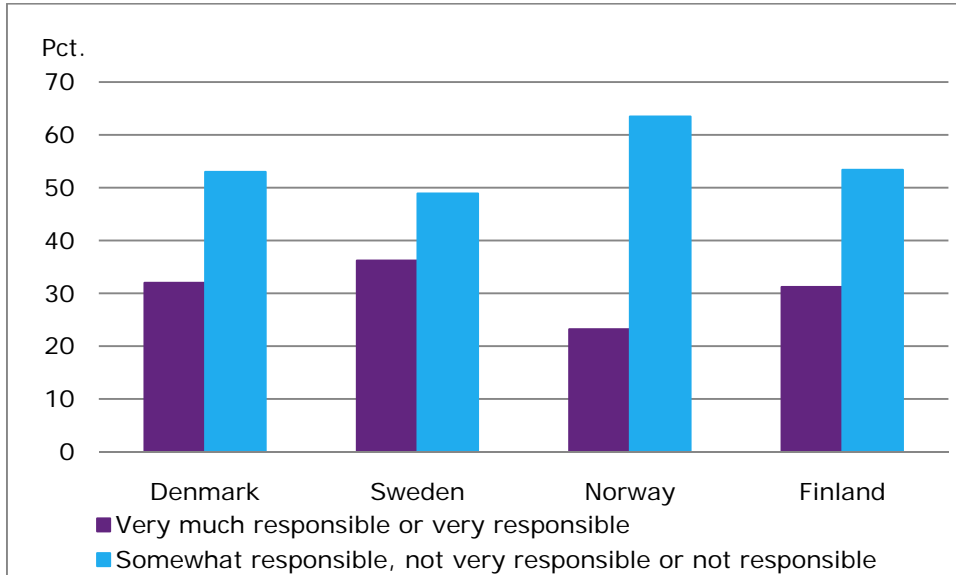
Figure 23 To what extent are insurance companies responsible for preventing climate-related damage?



Comment: For further information, see Question 20 in the appendix.

At the same time, 36% of Swedes, 32% of Danes, 31% of Finns and 23% of Norwegians agree that **pension companies** hold a big or very big responsibility for preventing climate-related damage, cf. Figure 24.

Figure 24 To what extent are pension companies responsible for preventing climate-related damage?

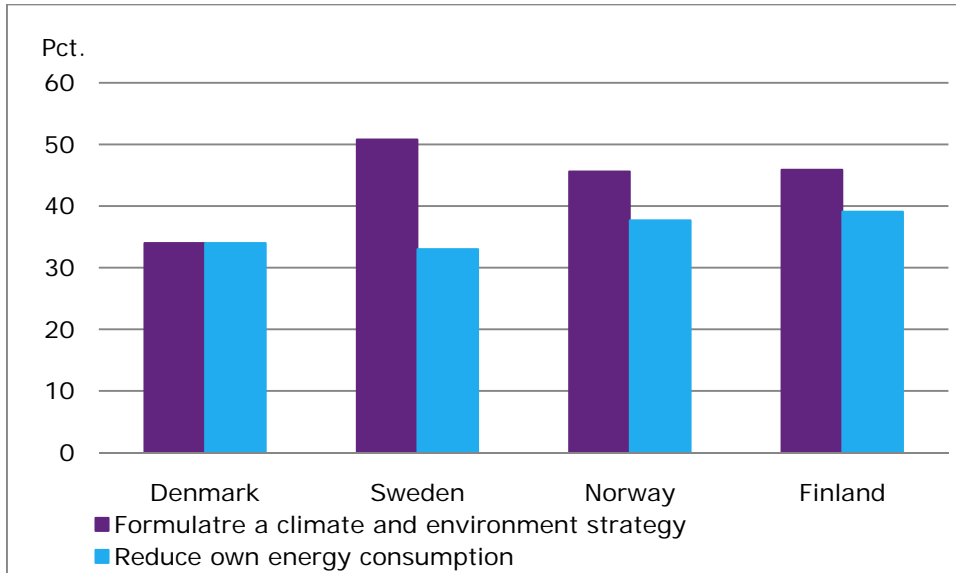


Comment: For further information, see Question 21 in the appendix.

What should **insurance companies** do to reduce climate-related damage? Between 34% (Denmark) and 51% (Sweden) agree that insurance companies must formulate a climate and environment strategy, whereas between 29% (Sweden) and 36% (Finland) agree that they should offer environment-friendly repairs, cf. Figure 25.

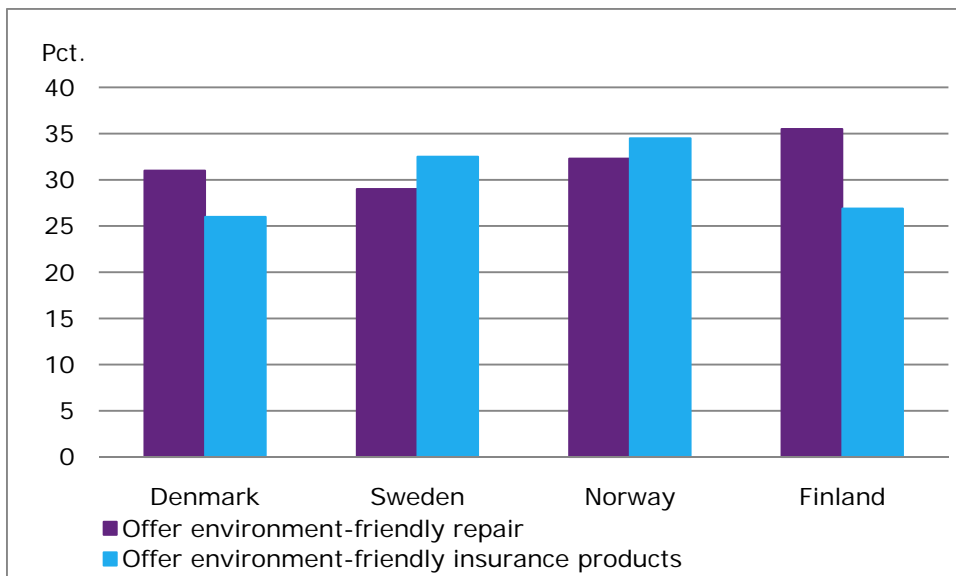
There is a similar difference between the countries with respect to those who agree that insurance companies should offer environment-friendly insurance products, cf. Figure 26.

Figure 25 What should insurance companies do in particular to prevent climate-related damage? – Part 1



Comment: For further information, see Question 25 in the appendix.

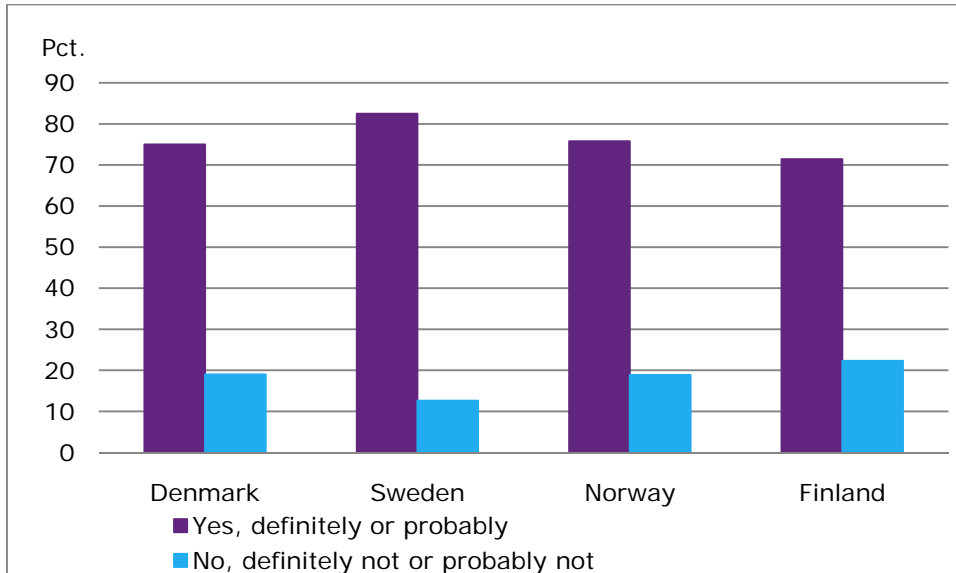
Figure 26 What should insurance companies do in particular to prevent climate-related damage? – Part 2



Comment: For further information, see Question 25 in the appendix.

83% Swedes, 76% of Norwegians, 75% of Danes and 71% of Finns agree that they **as individuals** can contribute towards preventing climate-related damage, cf. Figure 27.

Figure 27 Do you think that you as an individual can contribute to preventing climate-related damage?



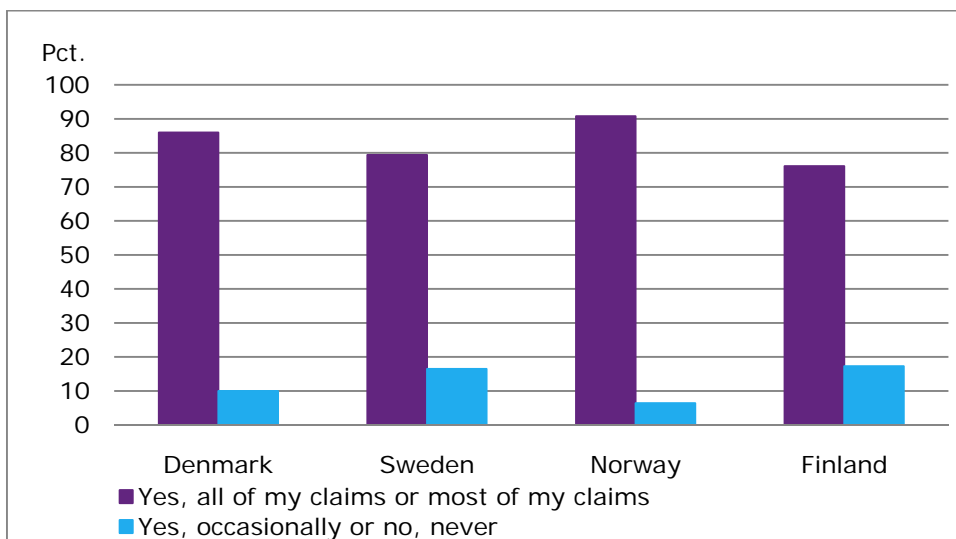
Comment: For further information, see Question 26 in the appendix.

5. Expectations for future premium and cover

This part of the survey focuses on the expectations of Nordic policyholders for the cover of climate-related claims offered by their insurance companies. Furthermore, it inquires whether policyholders are willing to take preventive initiatives in return for a lower premium.

Ninety one per cent of Norwegians expect their insurance companies to cover climate-related claims “at all times or in the majority of cases. The same is true of 86% of Danes, 79% of Swedes and 76% of Finns, cf. Figure 28.

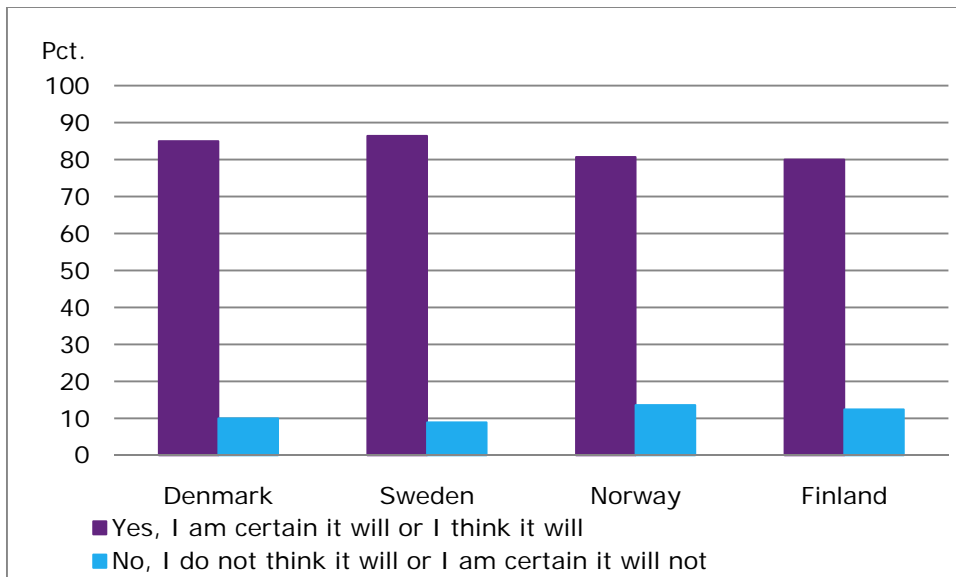
Figure 28 Do you expect your insurance company to cover your climate-related claims at all times?



Comment: For further information, see Question 28 in the appendix.

Between 80% (Finland) and 86% (Sweden) expect their insurance premiums to go up in the future because of the increased risk of climate-related damage, cf. Figure 29.

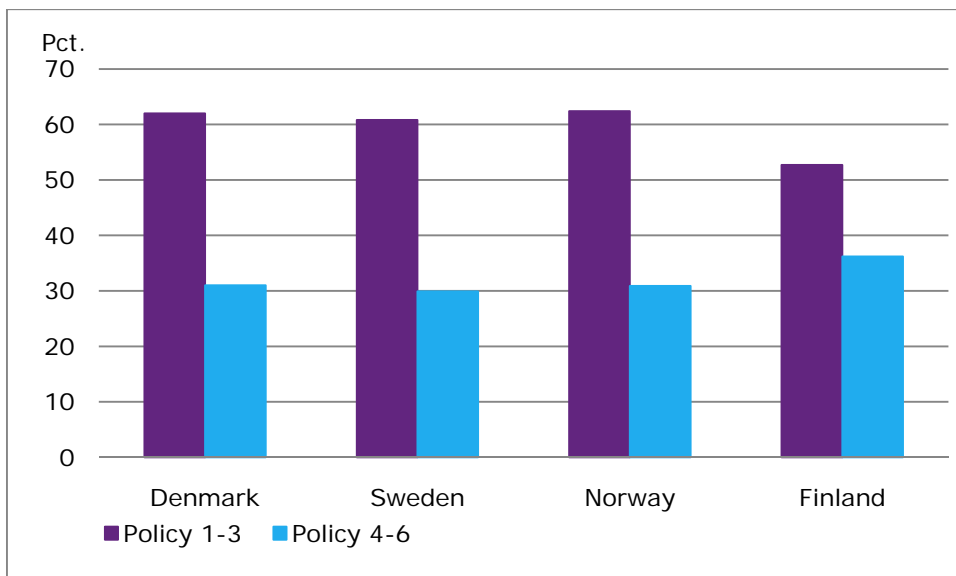
Figure 29 Do you expect your insurance premium to increase in the future due to the increased risk of climate-related damage?



Comment: For further information, see Question 29 in the appendix.

Close to 60% of Danes, Swedes and Norwegians agree that the most attractive policy is a policy under which the policyholder takes preventive initiatives in return for a lower premium. The figure for Finns is 53%, cf. Figure 30.

Figure 30 Which policy do you find more attractive?



Comment: For further information, see Question 30 in the appendix. Box 1 illustrates the two policies. The figures 1-6 illustrate the type of insurance policy preferred by the respondent with 1 indicating that the respondent finds policy 1 the most attractive and 6 that the respondent finds policy 2 the most attractive.

Box 1 Choice between two types of policies in figure 30

The respondents were asked the following question:

Picture two insurance policies. One according to which you are required to make an active effort to protect your home against flooding, storm damage, etc. by, for instance, laying out sand bags in the event of high-water warnings or putting up shutters on windows and doors in the event of gale warnings. The premium will be slightly lower than on your current policy.

The other policy does not require you to take any specific precautions to prevent climate-related damage to your home. You are just under a regular duty to repair. The premium will be slightly higher than on your current policy.

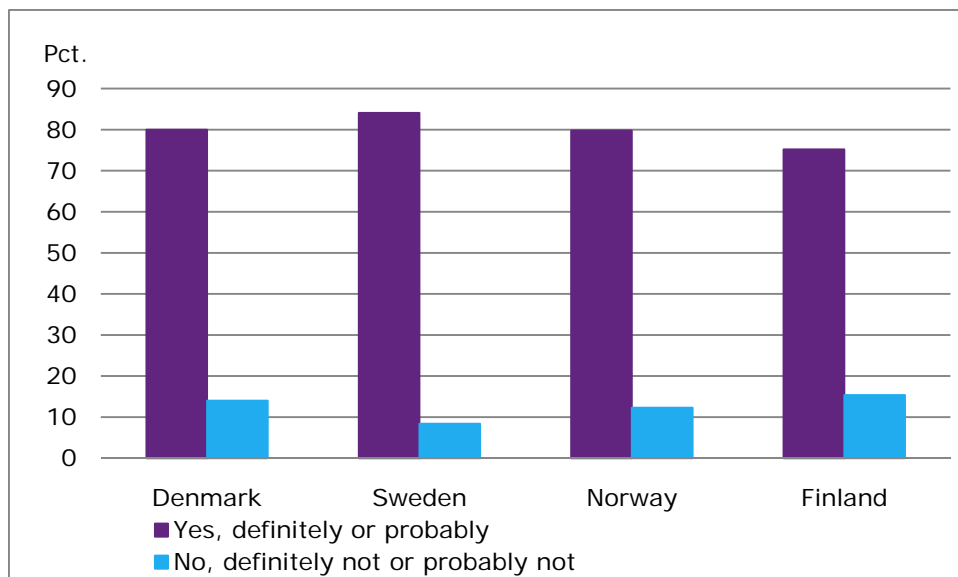
Which of the two policies do you find more attractive?

6. Demand for climate-related insurance products

This part of the survey focuses on the potential demand for climate-friendly insurance products. The questions concern the potential demand *provided the price of the insurance product is reasonable*. The products in question are, for instance, a policy under which all repairs are performed using environment-friendly products, or a policy under which all repairs are performed by environmentally certified contractors.

While 84% of Swedes would definitely or probably buy an insurance policy offering only **environment-friendly** repairs, the same is true of three out of four Finns, cf. Figure 31

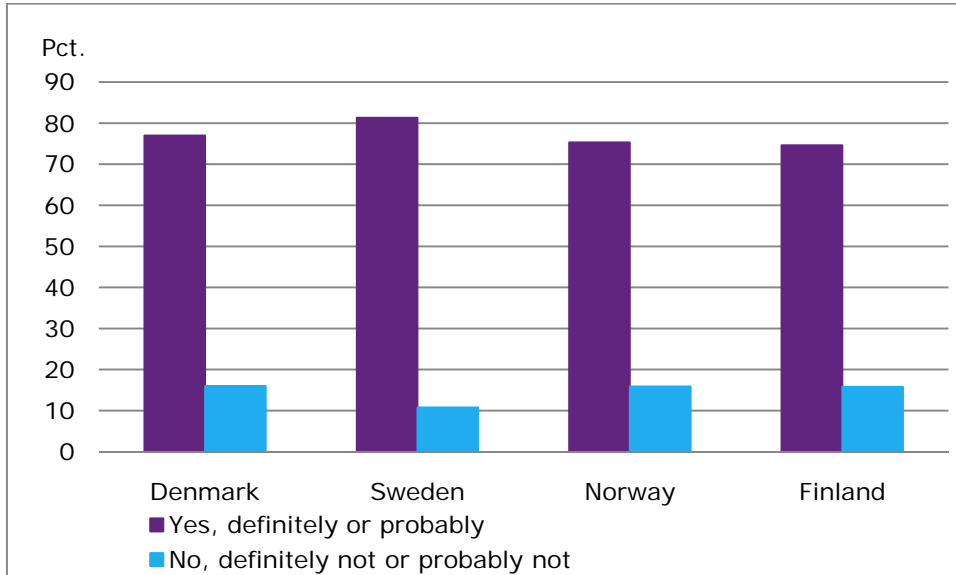
Figure 31 Would you buy an insurance policy offering only environment-friendly repairs?



Comment: For further information, see Question 31 in the appendix.

Between 75% and 81% of the populations would definitely or probably buy an insurance policy offering only **environmentally certified contractors** for repairs, cf. Figure 32.

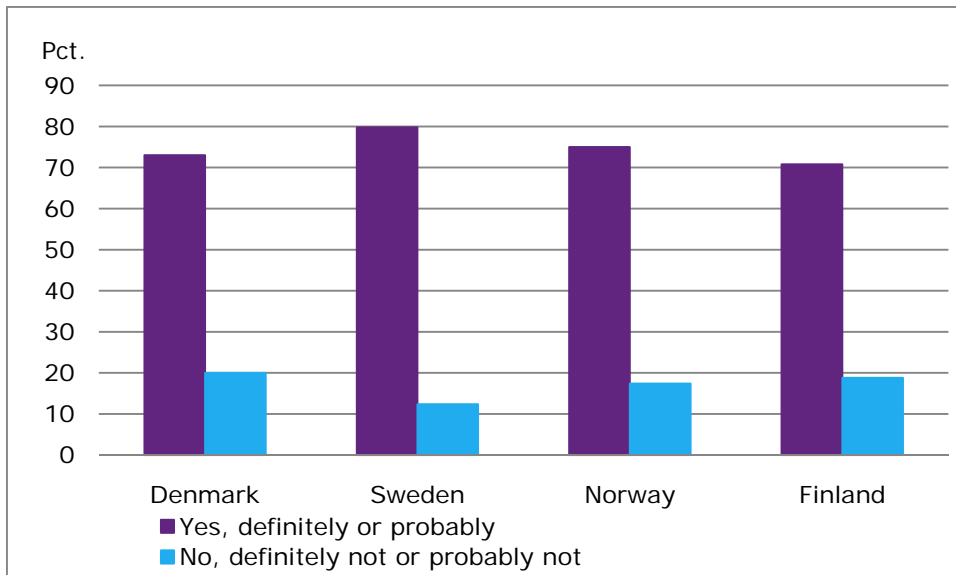
Figure 32 Would you buy an insurance policy offering repairs by environmentally certified contractors only?



Comment: For further information, see Question 32 in the appendix.

There is strong demand for policies offering a **climate check of the policyholder's home**, as between 71% and 80% would definitely or probably buy such a product, cf. Figure 33.

Figure 33 Would you buy an insurance policy that included a climate check of your home?

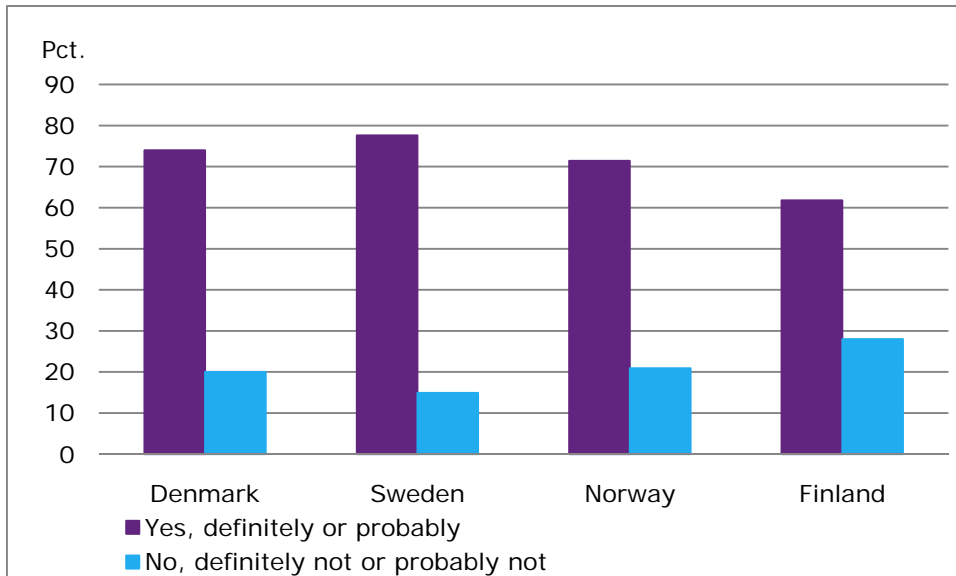


Comment: For further information, see Question 33 in the appendix.

Likewise, there is a potentially strong demand for insurance products that include **a carbon check of the policyholder's home**.

Between 62% and 78% would definitely or probably buy this product, cf. Figure 34.

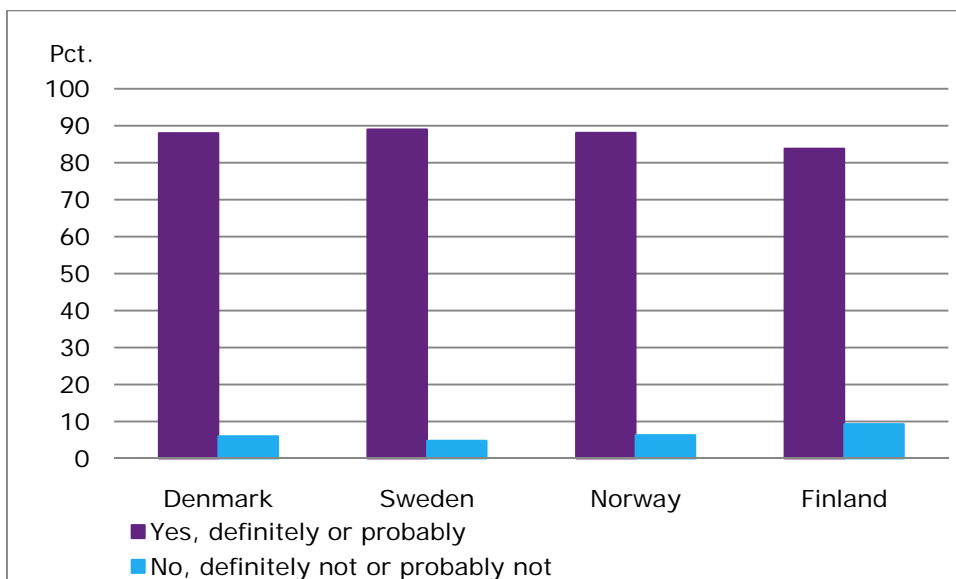
Figure 34 Would you buy an insurance policy that included a carbon check of your home?



Comment: For further information, see Question 34 in the appendix.

There is general agreement among the Nordic populations that they would definitely or probably buy an insurance policy **covering climate-related damage at all times**, cf. Figure 35.

Figure 35 Would you buy an insurance policy covering your climate-related claims at all times?



Comment: For further information, see Question 35 in the appendix.

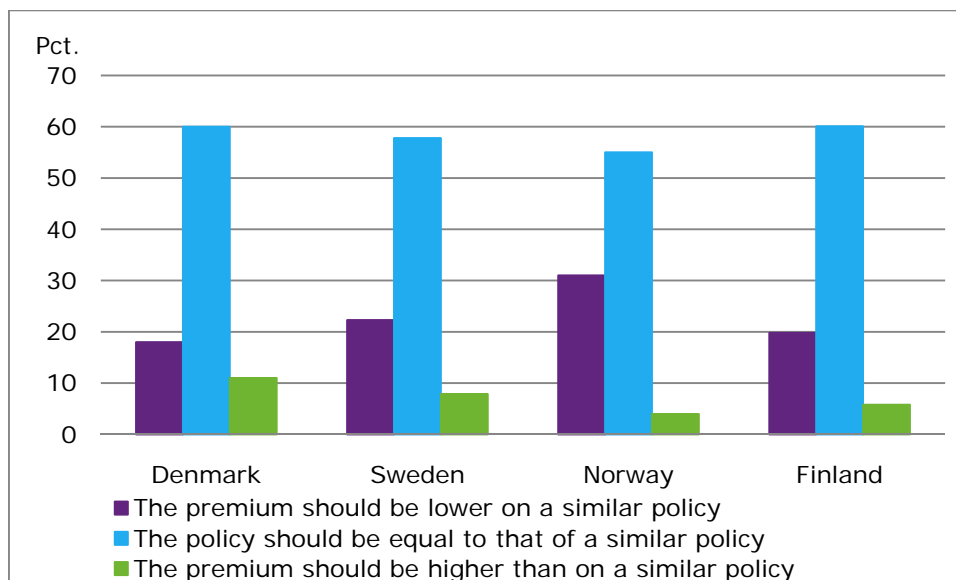
7. Willingness to pay for climate-related insurance products

The preceding part of the survey focused on the potential demand for a number of climate-related insurance products provided the price of each policy was reasonable. This part of the survey looks into what is understood by a reasonable price. The questions concern whether the premium on the climate-friendly policy should be the same, higher or lower than the premium on a similar policy without this element.

Four per cent of Norwegians and 11% of Danes agree that the premium on a policy under which repairs are performed using only **environment-friendly products** should be higher than on a similar policy without this element. At the same time, almost 20% of the populations agree that the premium should be lower than on a similar policy without the additional climate-friendly element. A large majority agree that customers should not pay an additional premium for the climate-friendly element, cf. Figure 36

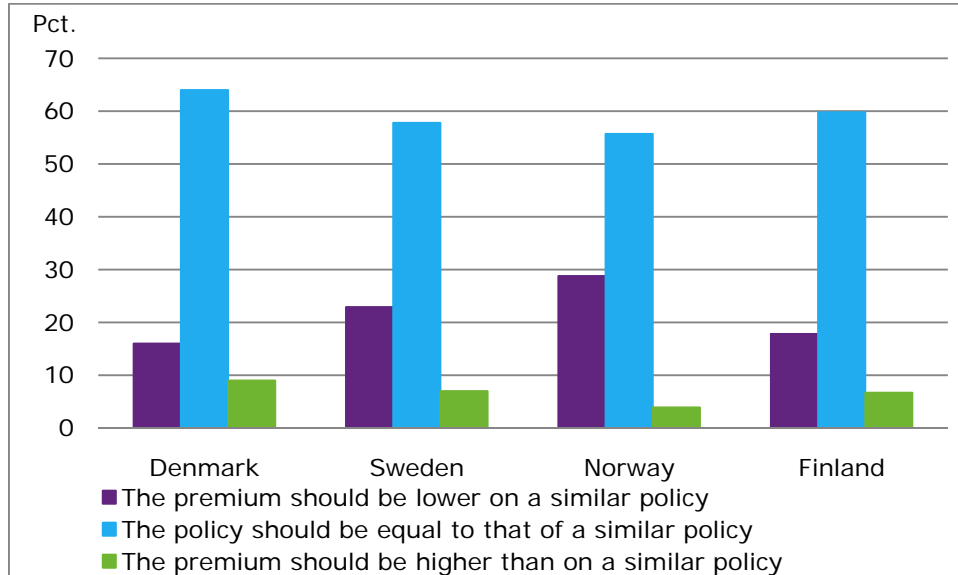
The same applies to the price of a policy under which repairs are performed by **environmentally certified contractors only**, cf. Figure 37.

Figure 36 What should the premium be on a policy offering only environment-friendly repairs compared with that on a similar policy without this element?



Comment: For further information, see Question 36 in the appendix.

Figure 37 What should the premium be on a policy offering repairs by environmentally certified contractors only compared with that on a similar policy without this element?

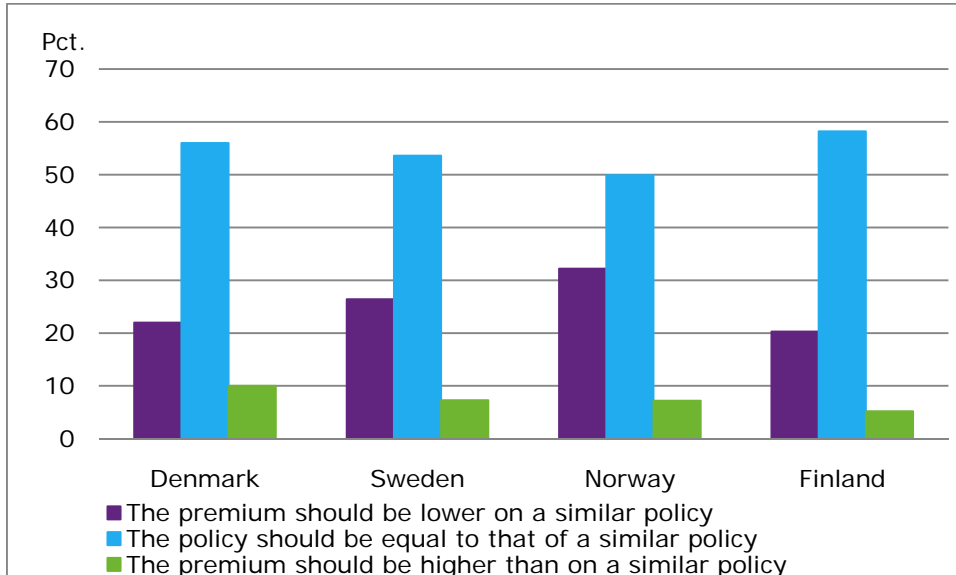


Comment: For further information, see Question 37 in the appendix.

Between every fifth (Finland) and every third (Norway) agree that the premium on a policy offering **a climate check** of the policyholder's home should be lower than on a similar policy without this element. A majority of five to six out of 10 in all four countries, however, agree that the premium should be equal to that on a similar policy with no climate check. Finally, a minority agree that the premium should be higher, cf. Figure 38.

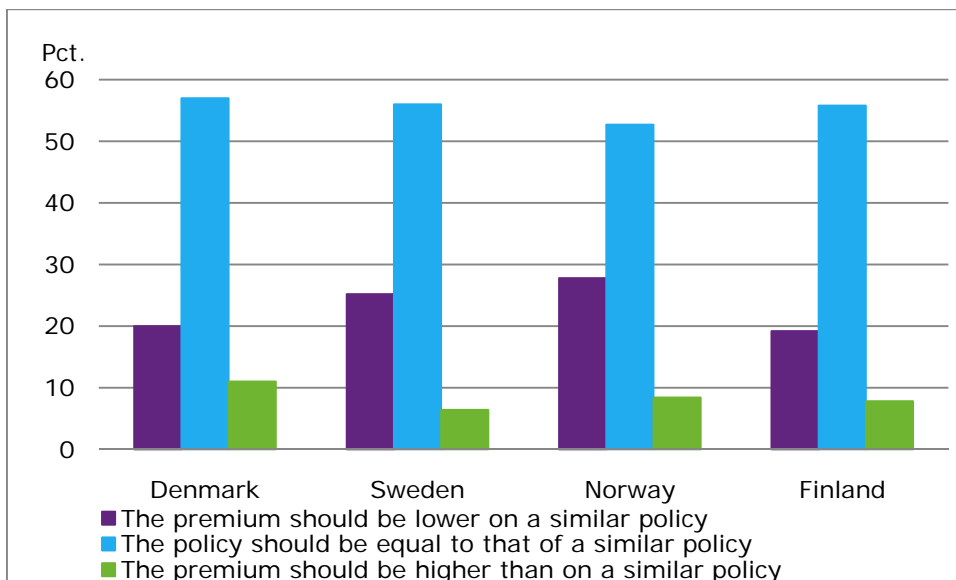
Almost the same distribution of answers is seen in the Nordic countries to the question of the premium on policies including a **carbon check** of the policyholder's home, cf. Figure 39.

Figure 38 What should the premium be on a policy that includes a climate check of the policyholder's home compared with that on a policy without this element?



Comment: For further information, see Question 40 in the appendix.

Figure 39 What should the premium be on a policy that includes a carbon check of the policyholder's home compared with that on a policy without this element?

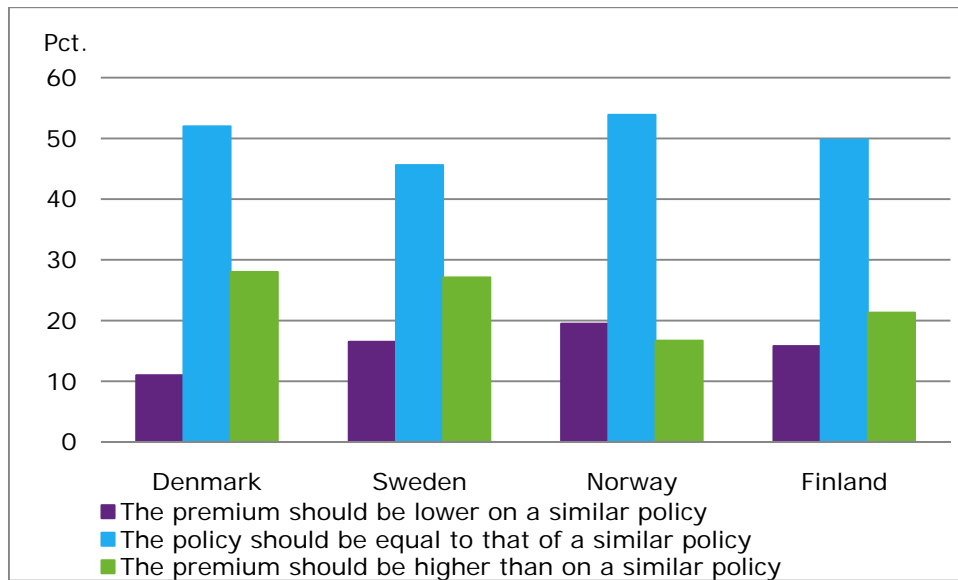


Comment: For further information, see Question 41 in the appendix.

On the other hand, opinions vary as to the size of the premium on a policy **covering climate-related damage at all times**. Seventeen per cent of Norwegians, 21% of Finns, 27% of Swedes and 28% of Danes agree that the premium on such a policy should be higher than that on a similar policy that does not always cover climate-related damage, cf. Figure 40. At the same time, between 11% (Denmark) and 20% (Norway) agree that the premium on such a policy

should be lower than that on a policy not always covering climate-related damage.

Figure 40 What should the premium be on a policy that covers climate-related damage at all times compared with that on a policy without this element?



Comment: For further information, see Question 42 in the appendix.

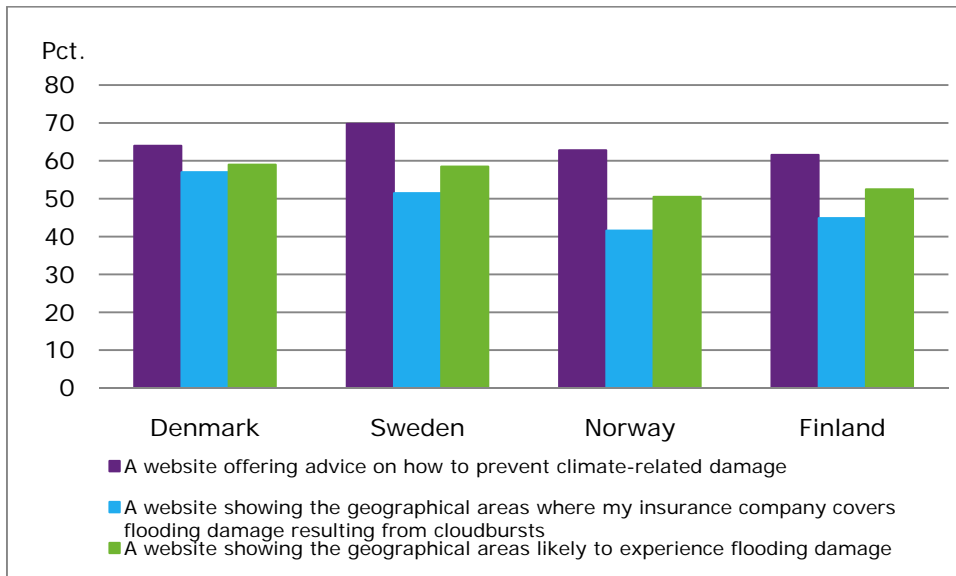
8. Demand for additional free benefits

Finally, focus is turned to the demand for specific climate-related additional benefits. The questions concern, for instance, the demand for a website offering advice on how to prevent climate-related damage.

Between six and seven out of 10 in all four Nordic countries would use a website offering advice on how to prevent climate-related damage.

Likewise, there is a potentially strong demand for a website with information on areas likely to experience flooding damage. Moreover, demand is strong for a website with information on the geographical areas where the insurance companies cover flooding damage resulting from cloudbursts, cf. Figure 41.

Figure 41 Which of the following options would you most likely choose if they were marketed by your insurance company?



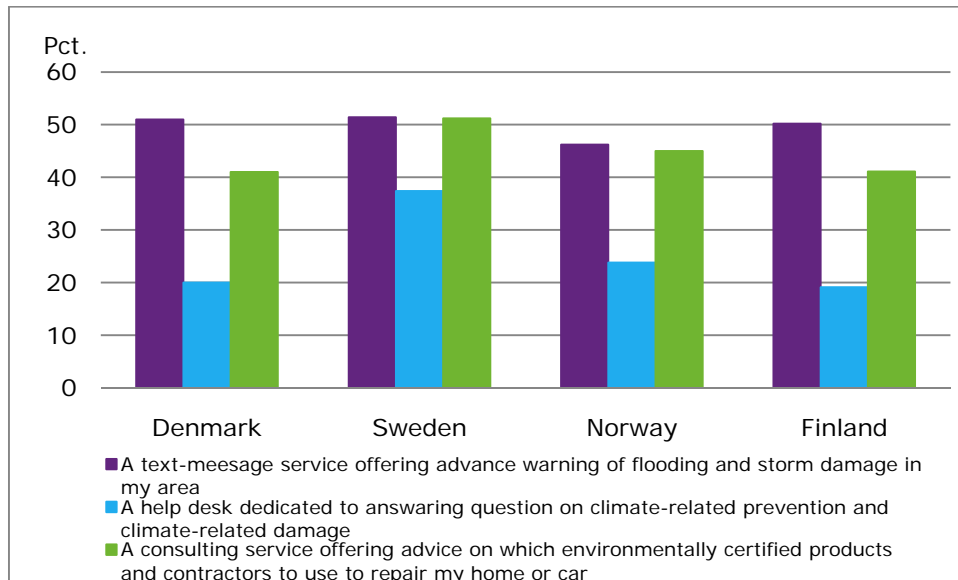
Comment: For further information, see Question 47 in the appendix.

In addition, about 50% of the populations in the four Nordic countries would use a text-message service offering early warning of flooding and storm damage in their area.

The Nordic populations would also use a consulting service offering advice on which environmentally certified products and contractors to use for repairs on their home or car.

Finally, the ratios of respondents in the four countries who would contact a helpdesk with questions on climate-related prevention and climate-related damage vary slightly. The percentages vary from almost 20% in Finland to 37% in Sweden, cf. Figur 42.

Figure 42 Which of the following options would you most likely choose if they were marketed by your insurance company?



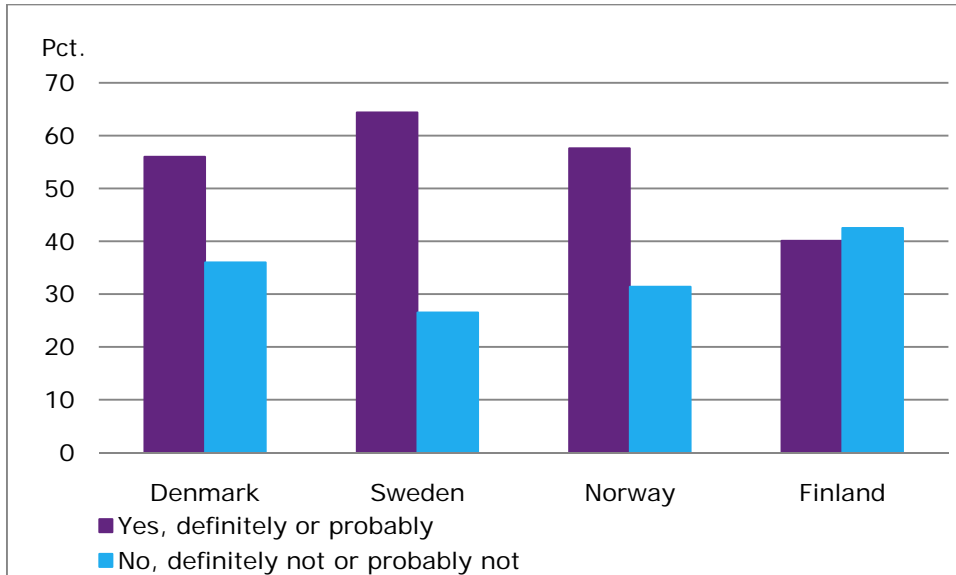
Comment: For further information, see Question 47 in the appendix.

9. Potential customer mobility

Finally, the survey turns to potential customer mobility. The questions concern to what extent the populations of the four countries would change from their current insurance company to a more climate-friendly company given the chance.

Potential customer mobility varies to a considerable extent between the Nordic countries when respondents are asked about changing to another company because of its climate profile. While 40% of Finns, would "definitely" or "probably" change to an insurance company with a policy on how to reduce its own carbon emissions, the same is true of 56% of Danes, 58% of Norwegians and 64% of Swedes, cf. Figure 43.

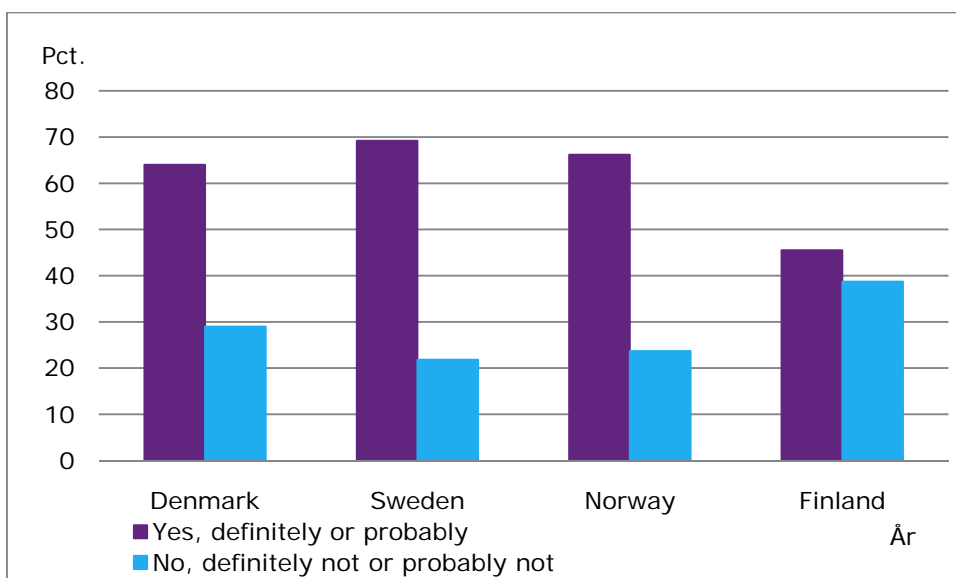
Figure 43 Would you change to an insurance company that had adopted a policy on how to limit is greenhouse emissions?



Comment: For further information, see Question 48 in the appendix.

A similar difference is noted in terms of whether the populations are willing to change to an insurance company offering green policies. Forty six per cent of Finns would "definitely" or "probably" change to another company whereas the same is true of 64% of Danes, 66% of Norwegians and 69% of Swedes, cf. Figure 44.

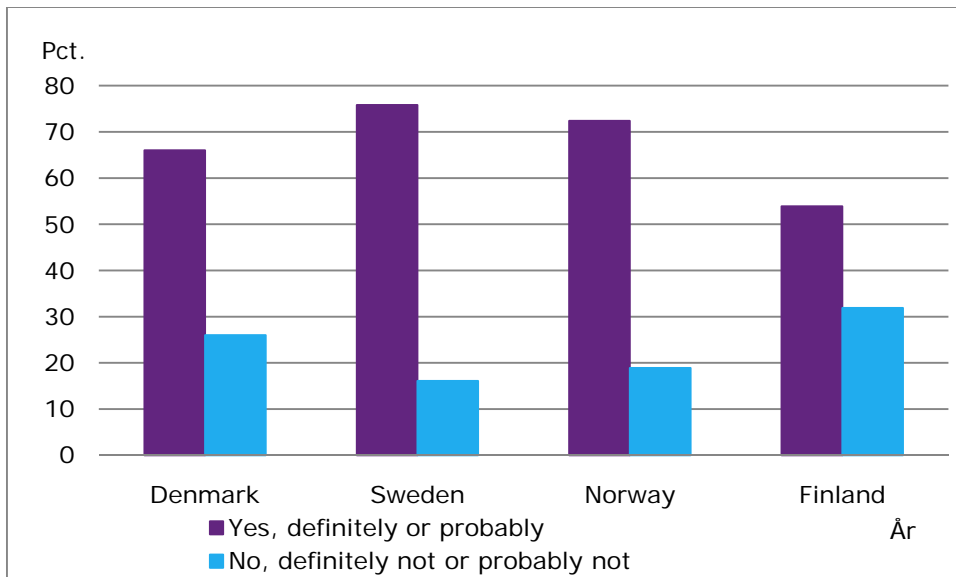
Figure 44 Would you change to an insurance company offering green policies?



Comment: For further information, see Question 49 in the appendix.

Finally, 54% of Finns would “definitely” or “probably” change to an insurance company offering environment-friendly repairs. The same applies to 66% of Danes, 72% of Norwegians and 76% of Swedes, cf. Figure 45.

Figure 45 Would you change to an insurance company offering environment-friendly repairs?



Comment: For further information, see Question 50 in the appendix.

10. Appendix

Question 1

Changing weather conditions, such as increased precipitation, heavier rain showers or storms, is on everybody's lips. And the change is often referred to as "climate change". In your opinion, will we experience climate change in the future?

	Denmark	Sweden	Norway	Finland
Yes, definitely	54	74	44	40
Yes, probably	43	23	47	50
No, probably not	1	2	5	6
No, definitely not	0	0	1	1
Don't know	1	0	3	3
Total	100	100	100	100

Question 2

At the same time, it is often debated whether climate change is the result of human activity or whether it is a natural phenomenon. Do you think that climate change is a natural phenomenon or the result of human activity?

	Denmark	Sweden	Norway	Finland
Altogether the result of human activity	5	5	1	6
Primarily the result of human activity	39	48	34	44
Equally the result of human activity and a natural phenomenon	44	36	44	40
Primarily a natural phenomenon	9	9	17	7
Altogether a natural phenomenon	1	1	2	2
Don't know	2	1	2	1
Total	100	100	100	100

Question 3

It is currently being debated to what extent climate change will influence the frequency and extent of e.g. cloudbursts and heavy storms in the future. How likely do you think it is that we will experience the following in Denmark over the next 50 years? We will experience an increase in cloudbursts in Denmark

	Denmark	Sweden	Norway	Finland
Very likely	27	21	15	19
Likely	61	60	57	59
Unlikely	7	12	14	15
Very unlikely	1	1	2	2
Don't know	5	6	12	6
Total	100	100	100	100

Question 4

It is currently being debated to what extent climate change will influence the frequency and extent of e.g. cloudbursts and heavy storms in the future. How likely do you think it is that we will experience the following in Denmark over the next 50 years? We will experience an increase in damage to buildings caused by storm, flooding or cloudbursts

	Denmark	Sweden	Norway	Finland
Very likely	27	26	24	16
Likely	61	56	56	48
Unlikely	7	11	12	24
Very unlikely	1	2	2	6
Don't know	4	5	7	6
Total	100	100	100	100

Question 5

It is currently being debated to what extent climate change will influence the frequency and extent of e.g. cloudbursts and heavy storms in the future. How likely do you think it is that we will experience the following in Denmark over the next 50 years? We will experience increasingly severe damage to buildings caused by storms, flooding or cloudbursts

	Denmark	Sweden	Norway	Finland
Very likely	26	25	23	16
Likely	59	53	52	48
Not likely	10	14	15	23
Very unlikely	1	2	2	5
Don't know	5	7	8	7
Total	100	100	100	100

Question 6

To what degree do you think that each of the following players is responsible for reducing greenhouse gas emissions in Denmark? The central government

	Denmark	Sweden	Norway	Finland
Very much responsible	55	64	59	48
Very responsible	37	30	35	42
Somewhat responsible	5	2	3	6
Not very responsible	0	1	1	1
Not responsible	0	1	1	0
Don't know	2	2	2	3
Total	100	100	100	100

Question 7

To what degree do you think that each of the following players is responsible for reducing greenhouse gas emissions in Denmark? Local government				
	Denmark	Sweden	Norway	Finland
Very much responsible	32	45	30	23
Very responsible	51	44	53	55
Somewhat responsible	12	7	12	17
Not very responsible	2	1	2	2
Not responsible	1	1	2	1
Don't know	2	2	2	3
Total	100	100	100	100

Question 8

To what degree do you think that each of the following players is responsible for reducing greenhouse gas emissions in Denmark? Consumers				
	Denmark	Sweden	Norway	Finland
Very much responsible	44	40	29	28
Very responsible	43	44	48	45
Somewhat responsible	9	11	17	18
Not very responsible	1	2	3	5
Not responsible	1	1	2	1
Don't know	2	2	1	3
Total	100	100	100	100

Question 9

To what degree do you think that each of the following players is responsible for reducing greenhouse gas emissions in Denmark? Insurance companies				
	Denmark	Sweden	Norway	Finland
Very much responsible	9	17	9	7
Very responsible	24	32	27	25
Somewhat responsible	35	28	37	36
Not very responsible	11	9	11	12
Not responsible	8	5	8	7
Don't know	12	10	8	13
Total	100	100	100	100

Question 10

To what degree do you think that each of the following players is responsible for reducing greenhouse gas emissions in Denmark? Pension companies				
	Denmark	Sweden	Norway	Finland
Very much responsible	9	13	6	5
Very responsible	20	24	15	20
Somewhat responsible	35	31	37	37
Not very responsible	13	13	15	14
Not responsible	11	9	17	11
Don't know	13	10	11	14
Total	100	100	100	100

Question 11

To what degree do you think that each of the following players is responsible for reducing greenhouse gas emissions in Denmark? Interest groups				
	Denmark	Sweden	Norway	Finland
Very much responsible	17	22	14	7
Very responsible	36	37	38	28
Somewhat responsible	27	24	26	34
Not very responsible	6	6	10	12
Not responsible	4	4	7	7
Don't know	10	8	6	12
Total	100	100	100	100

Question 12

To what degree do you think that each of the following players is responsible for reducing greenhouse gas emissions in Denmark? Manufacturing companies				
	Denmark	Sweden	Norway	Finland
Very much responsible	59	61	48	64
Very responsible	32	28	41	28
Somewhat responsible	4	5	6	4
Not very responsible	1	1	2	1
Not responsible	1	1	1	0
Don't know	3	3	2	3
Total	100	100	100	100

Question 13

To what degree do you think that each of the following players is responsible for reducing greenhouse gas emissions in Denmark? Service companies				
	Denmark	Sweden	Norway	Finland
Very much responsible	26	31	21	18
Very responsible	40	37	42	41
Somewhat responsible	22	19	23	26
Not very responsible	3	5	6	7
Not responsible	2	3	3	3
Don't know	7	7	5	6
Total	100	100	100	100

Question 14

In your opinion, what should insurance companies focus on to reduce greenhouse gas emissions in Denmark? Tick no more than three options.				
	Denmark	Sweden	Norway	Finland
Exert their influence on the central government to increase tax on energy consumption	13	13	10	16
Exert their influence on the central government to further develop public transportation	42	45	52	42
Invest in the construction and maintenance of dikes	14	10	6	7
Invest in enhanced coastal protection	18	9	11	14
Reduce own energy consumption	47	37	46	45
Offer environment-friendly repair	37	34	35	35
Offer environment-friendly insurance products	32	43	43	33
Formulate a climate and environment strategy (arrange video conferences rather than fly to meeting, etc.)	52	69	60	53
Other – please state	2	5	4	3
Don't know	7	5	4	7
Total	100	100	100	100

Question 15

Do you think that you as an individual you can contribute to reducing your greenhouse gas emission?				
	Denmark	Sweden	Norway	Finland
Yes, definitely	49	49	45	26
Yes, probably	41	42	41	52
No, probably not	7	6	11	15
No, definitely not	1	2	2	3
Don't know	1	2	2	4
Total	100	100	100	100

Question 16

What are you, as an individual, willing to do to reduce your greenhouse gas emission? Tick no more than three options				
	Denmark	Sweden	Norway	Finland
Ride my bicycle, go by bus or train when-ever possible	55	68	57	56
Choose energy-efficient electrical appliances	70	48	46	60
Choose eco-labelled products, such as Swan Eco-label products	32	31	32	31
Buy CO ₂ quotas	1	1	3	1
Choose environmentally certified craftsmen	2	4	2	2
Improve the insulation of my home	22	17	29	15
Switch off electrical appliances such as television and computer rather than leave them on stand-by	67	62	52	66
Buy a car emitting less CO ₂ than other cars	30	36	42	28
Other – please state	1	3	2	3
Nothing, if my expenses increase	2	5	5	5
Nothing, irrespective of whether my expenses increase or not	1	1	2	1
Don't know	0	1	1	2
Total	100	100	100	100

Question 17

To what degree is each of the following players responsible for combating climate-related damage in Denmark? Please tick your reply. The central government				
	Denmark	Sweden	Norway	Finland
Very much responsible	48	57	57	46
Very responsible	37	32	33	39
Somewhat responsible	7	6	4	8
Not very responsible	1	1	1	1
Not responsible	1	1	1	1
Don't know	5	4	3	5
Total	100	100	100	100

Question 18

To what degree is each of the following players responsible for preventing climate-related damage in Denmark? Please tick your reply. Local government				
	Denmark	Sweden	Norway	Finland
Very much responsible	37	46	41	28
Very responsible	45	43	46	51
Somewhat responsible	11	6	7	13
Not very responsible	1	1	1	1
Not responsible	1	1	1	1
Don't know	5	4	4	6
Total	100	100	100	100

Question 19

To what degree is each of the following players responsible for preventing climate-related damage in Denmark? Please tick your reply. Consumers				
	Denmark	Sweden	Norway	Finland
Very much responsible	33	34	27	25
Very responsible	46	43	48	42
Somewhat responsible	14	16	16	21
Not very responsible	2	2	3	6
Not responsible	1	1	2	2
Don't know	5	4	4	6
Total	100	100	100	100

Question 20

To what degree is each of the following players responsible for preventing climate-related damage in Denmark? Please tick your reply. Insurance companies				
	Denmark	Sweden	Norway	Finland
Very much responsible	17	25	17	15
Very responsible	37	42	43	39
Somewhat responsible	27	18	24	24
Not very responsible	4	4	5	6
Not responsible	3	3	3	4
Don't know	11	9	7	11
Total	100	100	100	100

Forsikring & Pension

Question 21

To what degree is each of the following players responsible for preventing climate-related damage in Denmark? Please tick your reply. Pension companies				
	Denmark	Sweden	Norway	Finland
Very much responsible	10	11	5	8
Very responsible	22	25	18	24
Somewhat responsible	35	30	38	36
Not very responsible	10	11	13	10
Not responsible	8	8	13	8
Don't know	15	15	13	15
Total	100	100	100	100

Question 22

To what degree is each of the following players responsible for preventing climate-related damage in Denmark? Please tick your reply. Interest groups				
	Denmark	Sweden	Norway	Finland
Very much responsible	16	21	13	9
Very responsible	33	34	38	29
Somewhat responsible	26	24	27	33
Not very responsible	6	7	7	8
Not responsible	4	4	6	6
Don't know	14	12	9	15
Total	100	100	100	100

Question 23

To what degree is each of the following players responsible for preventing climate-related damage in Denmark? Please tick your reply. Manufacturing companies				
	Denmark	Sweden	Norway	Finland
Very much responsible	38	48	38	49
Very responsible	36	34	42	33
Somewhat responsible	13	8	10	9
Not very responsible	3	2	3	2
Not responsible	2	2	2	1
Don't know	9	6	5	6
Total	100	100	100	100

Forsikring & Pension

Question 24

To what degree is each of the following players responsible for preventing climate-related damage in Denmark? Please tick your reply. Service companies				
	Denmark	Sweden	Norway	Finland
Very much responsible	22	28	20	19
Very responsible	37	35	39	38
Somewhat responsible	23	20	24	26
Not very responsible	4	4	6	5
Not responsible	3	3	4	3
Don't know	12	10	7	9
Total	100	100	100	100

Question 25

In your opinion, what should insurance companies focus on in order to prevent climate-related damage? Tick no more than three options				
	Denmark	Sweden	Norway	Finland
Exert their influence on the central government to increase tax on energy consumption	13	10	10	16
Exert their influence on the central government to further develop public transportation	36	44	47	40
Invest in the extension and improvement of the sewerage system to handle increased amounts of water	51	38	34	27
Invest in the construction of dikes and improved coastal protection	31	23	17	15
Reduce own energy consumption	34	33	38	39
Offer environment-friendly repair	31	29	32	36
Offer environment-friendly insurance products	26	33	35	27
Formulate a climate and environment strategy (arrange video conferences rather than fly to meeting, etc.)	34	51	46	46
Other – please state	2	3	3	2
Don't know	6	4	5	8
Total	100	100	100	100

Question 26

Do you think that you as an individual can contribute to preventing climate-related damage?				
	Denmark	Sweden	Norway	Finland
Yes, definitely	31	31	31	21
Yes, probably	44	51	45	50
No, probably not	17	11	16	19
No, definitely not	2	2	3	3
Don't know	6	5	5	6
Total	100	100	100	100

Question 27

What are you, as an individual, willing to do to prevent climate-related damage? Tick no more than three options				
	Denmark	Sweden	Norway	Finland
Put up shutters on doors, windows and basement entrance	9	11	10	25
Use sandbags	7	6	4	6
Make sure that doors and windows are securely fastened	45	51	50	51
Make sure that the roof is not loose	49	50	45	33
Make sure to place only a limited number of valuables on the basement floor	31	24	24	18
Make sure that discharge pipes are not blocked	62	47	58	46
Put down drains in and around my home	29	40	45	35
Other – please state	2	2	1	2
Nothing, if my expenses increase	2	4	5	6
Nothing, irrespective of whether my expenses increase or not	1	1	1	2
Don't know	9	10	7	10
Total	100	100	100	100

Question 28

Do you expect your insurance company to cover your climate-related claims at all times – regardless of the extent, scope and cost of the damage?				
	Denmark	Sweden	Norway	Finland
Yes, I expect my insurance company to cover my claims at all times	57	50	54	40
Yes, I expect my insurance company to cover most of my claims	29	30	37	36
Yes, I expect my insurance company to cover my claims on occasion	3	9	3	11
No, I do not expect my insurance company to cover my claims	7	8	4	6
Don't know	4	4	3	7
Total	100	100	100	100

Question 29

Do you expect your insurance premium to increase in the future due to the increased risk of climate-related damage resulting from storms, flooding and cloudbursts?				
	Denmark	Sweden	Norway	Finland
Yes, I am certain it will increase	32	35	25	24
Yes, I think it will increase	53	51	56	56
No, I do not think it will increase	9	8	12	11
No, I am certain it will not increase	1	1	2	2
Don't know	5	5	6	8
Total	100	100	100	100

Forsikring & Pension

Question 30

Picture two different insurance policies Policy 1: You are required to make an active effort to protect your home against flooding, storm damage, etc. By, for instance, laying out sand bags in the event of high-water warnings or putting up shutters on windows and doors in the event of gale warnings. The premium will be slightly lower than on your current policy. Policy 2: You are not required to take any specific precautions to prevent climate-related damage to your home – you are just under a regular duty to repair. The premium will be slightly higher than on your current policy. Which of the two policies do you find more attractive?				
	Denmark	Sweden	Norway	Finland
1 – Definitely policy 1 (Lower premium in return for specific initiatives)	36	40	40	29
2	14	12	13	15
3	12	9	10	9
4	9	6	8	9
5	7	7	6	9
6 – Definitely policy 2 (Higher premium in return for only regular maintenance duties)	15	17	17	18
Don't know	7	9	7	11
Total	100	100	100	100

Question 31

If your insurance company marketed one or more of the products set out below, would you buy them provided the price was reasonable?
A policy under which only environment-friendly products were used to repair your home or car in the event of an accident.

	Denmark	Sweden	Norway	Finland
Yes, definitely	27	39	30	20
Yes, perhaps	53	45	50	55
No, probably not	12	7	9	13
No, definitely not	2	1	3	2
Don't know	7	8	8	9
Total	100	100	100	100

Question 32

If your insurance company marketed one or more of the products set out below, would you buy them provided the price was reasonable?
A policy under which only environmentally certified contractors (repair shops and craftsmen) were hired to do repair work.

	Denmark	Sweden	Norway	Finland
Yes, definitely	25	38	27	19
Yes, perhaps	52	43	49	55
No, probably not	14	10	12	14
No, definitely not	2	1	4	2
Don't know	7	8	9	10
Total	100	100	100	100

Question 33

If your insurance company marketed one or more of the products set out below, would you buy them provided the price was reasonable?
A policy that included a climate check of your home, i.e. recommendations on how to protect your home even better against climate-related damage?

	Denmark	Sweden	Norway	Finland
Yes, definitely	27	40	28	19
Yes, perhaps	46	40	47	51
No, probably not	17	11	12	17
No, definitely not	3	2	5	2
Don't know	7	8	8	10
Total	100	100	100	100

Question 34

If your insurance company marketed one or more of the products set out below, would you buy them provided the price was reasonable?
A policy that included a check of your home and recommendations on how to prevent excessive and unnecessary greenhouse gas emissions?

	Denmark	Sweden	Norway	Finland
Yes, definitely	28	39	27	17
Yes, perhaps	46	39	45	45
No, probably not	16	13	15	24
No, definitely not	4	2	6	4
Don't know	6	8	8	10
Total	100	100	100	100

Question 35

If your insurance company marketed one or more of the products set out below, would you buy them provided the price was reasonable?
A policy covering all claims related to cloudbursts, storms, etc.

	Denmark	Sweden	Norway	Finland
Yes, definitely	54	59	53	40
Yes, perhaps	34	31	35	44
No, probably not	6	4	5	8
No, definitely not	0	1	2	1
Don't know	5	6	6	7
Total	100	100	100	100

Question 36

If your insurance company marketed the policies set out below, what would you consider a reasonable premium compared with the premium on a similar policy today?
A policy under which only environment-friendly products are used to repair your home or car in the event of an accident.

	Denmark	Sweden	Norway	Finland
The premium should be lower than on a similar policy	18	22	31	20
The policy should be equal to that of a similar policy	60	58	55	60
The premium should be higher than on a similar policy	11	8	4	6
Don't know	11	12	10	14
Total	100	100	100	100

Question 37

If your insurance company marketed the policies set out below, what would you consider a reasonable premium compared with the premium on a similar policy today? A policy under which only environmentally certified contractors (repair shops and craftsmen) were hired to do repair work.				
	Denmark	Sweden	Norway	Finland
The premium should be lower than on a similar policy	16	23	29	18
The policy should be equal to that of a similar policy	64	58	56	60
The premium should be higher than on a similar policy	9	7	4	7
Don't know	11	12	12	16
Total	100	100	100	100

Question 38

If your insurance company marketed the policies set out below, what would you consider a reasonable premium compared with the premium on a similar policy today? A policy that takes into account that you drive an environment-friendly car?				
	Denmark	Sweden	Norway	Finland
The premium should be lower than on a similar policy	49	50	59	46
The policy should be equal to that of a similar policy	37	34	29	36
The premium should be higher than on a similar policy	3	2	3	3
Don't know	11	14	10	14
Total	100	100	100	100

Question 39

If your insurance company marketed the policies set out below, what would you consider a reasonable premium compared with the premium on a similar policy today? A policy that takes into account that your home is a low-energy home?				
	Denmark	Sweden	Norway	Finland
The premium should be lower than on a similar policy	48	53	53	45
The policy should be equal to that of a similar policy	38	34	33	37
The premium should be higher than on a similar policy	3	2	3	3
Don't know	11	12	10	15
Total	100	100	100	100

Question 40

If your insurance company marketed the policies set out below, what would you consider a reasonable premium compared with the premium on a similar policy today? A policy that includes a climate check of your home, i.e. recommendations on how to protect your home even better against climate-related damage?				
	Denmark	Sweden	Norway	Finland
The premium should be lower than on a similar policy	22	26	32	20
The policy should be equal to that of a similar policy	56	54	50	58
The premium should be higher than on a similar policy	10	7	7	5
Don't know	11	13	11	16
Total	100	100	100	100

Question 41

If your insurance company marketed the policies set out below, what would you consider a reasonable premium compared with the premium on a similar policy today? A policy that includes a check your home and recommendations on how to prevent excessive and unnecessary greenhouse gas emissions?				
	Denmark	Sweden	Norway	Finland
The premium should be lower than on a similar policy	20	25	28	19
The policy should be equal to that of a similar policy	57	56	53	56
The premium should be higher than on a similar policy	11	6	8	8
Don't know	12	12	11	17
Total	100	100	100	100

Question 42

If your insurance company marketed the policies set out below, what would you consider a reasonable premium compared with the premium on a similar policy today? A policy covering all claims related to cloudbursts, storms, etc.				
	Denmark	Sweden	Norway	Finland
The premium should be lower than on a similar policy	11	17	20	16
The policy should be equal to that of a similar policy	52	46	54	50
The premium should be higher than on a similar policy	28	27	17	21
Don't know	9	11	10	13
Total	100	100	100	100

Question 43

If your insurance company marketed the policies set out below, what would you consider a reasonable premium compared with the premium on a similar policy today? A policy under which your electrical appliances, such as your electric kettle or major appliances, are replaced by A+ rated appliances if they break down. (A+ rated products are energy-efficient products)

	Denmark	Sweden	Norway	Finland
The premium should be lower than on a similar policy	19	22	31	21
The policy should be equal to that of a similar policy	57	53	52	57
The premium should be higher than on a similar policy	14	13	7	11
Don't know	9	12	10	12
Total	100	100	100	100

Question 44

Do you find it reasonable that your neighbour pays a lower premium on his motor insurance than you because he drives a more CO₂ friendly car?

	Denmark	Sweden	Norway	Finland
Yes, definitely	47	37	30	29
Yes, probably	34	42	42	45
No, probably not	10	12	13	11
No, definitely not	7	6	11	10
Don't know	3	4	4	6
Total	100	100	100	100

Question 45

Do you think that the price of motor insurance should include a carbon tax if the car is a petrol or diesel car?

	Denmark	Sweden	Norway	Finland
Yes, definitely	18	13	6	8
Yes, probably	24	28	14	26
No, probably not	28	29	43	31
No, definitely not	21	22	31	27
Don't know	9	9	7	9
Total	100	100	100	100

Question 46

Do you think that people who use oil to heat their homes should pay a higher premium because of the risk of oil leakage?				
	Denmark	Sweden	Norway	Finland
Yes, definitely	15	23	9	14
Yes, probably	28	35	24	29
No, probably not	34	25	42	35
No, definitely not	16	11	15	15
Don't know	7	6	10	6
Total	100	100	100	100

Question 47

If your insurance company marketed the following options which would most likely appeal to you? You are welcome to choose more than one.				
	Denmark	Sweden	Norway	Finland
A website showing the geographical areas where my insurance company covers flooding damage resulting from cloudbursts	57	52	42	45
A website showing the geographical areas likely to experience flooding damage	59	59	51	53
A website offering advice on how to prevent climate-related damage	64	70	63	62
A text-message service offering advance warning of flooding and storm damage in my area	51	51	46	50
A help desk dedicated to answering question on climate-related prevention and climate-related damage	20	37	24	19
A consulting service offering advice on which environmentally certified products and contractors to use to repair my home or car	41	51	45	41
Other – please state	1	1	1	1
None of the above	7	6	9	8
Total	100	100	100	100

Question 48

Imagine that an insurance company other than your own marketed the following options. Assuming that the price was reasonable would you change to an insurance company that had adopted a policy on how to limit its CO₂ emissions?

	Denmark	Sweden	Norway	Finland
Yes, definitely	12	18	13	7
Yes, probably	44	47	44	33
No, probably not	30	23	25	38
No, definitely not	6	4	6	5
Don't know	7	9	11	17
Total	100	100	100	100

Question 49

Imagine that an insurance company other than your own marketed the following options. Assuming that the price was reasonable would you change to an insurance company offering green insurance?

	Denmark	Sweden	Norway	Finland
Yes, definitely	15	20	17	8
Yes, probably	49	49	49	38
No, probably not	24	18	19	34
No, definitely not	5	4	5	4
Don't know	8	9	10	16
Total	100	100	100	100

Question 50

Imagine that an insurance company other than your own marketed the following options. Assuming that the price was reasonable would you change to an insurance company that offered to repair any damage in an environment-friendly way?

	Denmark	Sweden	Norway	Finland
Yes, definitely	17	26	22	9
Yes, probably	49	50	50	45
No, probably not	21	13	14	29
No, definitely not	5	3	5	3
Don't know	7	8	9	14
Total	100	100	100	100