

**Norwegians have the greatest trust in their rule of law**

International Ipsos study by legal insurer ARAG

When it comes to trust in the rule of law, there is a clear north-south divide in the six European countries surveyed. Trust is highest in Norway, while the lowest levels are found in the southern European countries of Spain and Italy. Germany ranks in the bottom half of the seven countries surveyed overall. This is the result of an international study conducted by the market research institute Ipsos on behalf of the legal protection insurer ARAG.

The study, which was conducted for the first time, shows that by far the most people in Norway have confidence in their constitutional state. 81 percent of them stated that they have a great deal or a lot of trust. This is followed by the United Kingdom (74 percent), the USA (71 percent) and the Netherlands (64 percent). The figures from Germany do not come close to these high levels of trust: 62 percent of respondents stated that they had a correspondingly high level of trust in the rule of law. The two southern European countries of Spain (49 percent) and Italy (43 percent) had the lowest levels of trust.

In the detailed questions, the Dutch generally paint the most positive picture of their constitutional state. For example, 77 percent of them believe that their state protects their fundamental rights, followed by the USA (72 percent), Germany (70 percent), Norway (69 percent) and the United Kingdom (68 percent). By contrast, only 57 percent of respondents in Spain and half of the participants in Italy are convinced of this. 68 percent of people in the Netherlands feel they are in good hands in their country's courts, followed by Norwegians, Germans and the British. In the USA, the figure is just over half. Italy also has the lowest figure here at 36 percent.

When it comes to the assessment of whether all citizens are equal before the law, the Netherlands has the highest approval rating at 72 percent. In contrast, only 37 percent of Italians and 34 percent of Spaniards are convinced of equal treatment. In Germany, Norway, the United Kingdom and the USA, slightly more than half of respondents are convinced of legal equality. Are the judges in my country unbiased? 69 percent of Dutch and 61 percent of Germans are convinced of this. Norway and the United Kingdom are in third and fourth place. Respondents in Italy (38 percent), the USA (37 percent) and Spain (33 percent) believe the least in the impartiality of their judges.

The study also shows that, across all countries, less than half of those surveyed believe that they can resolve their legal problems quickly in court. The Dutch were the most likely to think this, at 46 percent. The United Kingdom, Norway, the USA, and Germany are between 39 percent and 34 percent, while Spain and Italy are at 22 percent and 21 percent, respectively.

“The Netherlands obviously offers the best framework conditions for an accepted constitutional state. This also applies in Norway. From our international practice, we can confirm that we can help our customers outside Germany much more comprehensively with legal problems,” comments Dr. Renko Dirksen, Speaker of the Board of Management of ARAG SE, on the results. “In international



comparison, the German rule of law does not enjoy the trust it deserves. The strong regulation of the German legal market does not appear to be a quality feature with recognizable added value for those seeking legal advice,” adds Dr. Renko Dirksen.

Dealing with legal problems and contact points

The study also examined how people in the respective countries deal with legal problems. Across all respondents, more than one in four had been involved in legal proceedings in the past ten years. People in the Netherlands turn first to their legal insurer (48 percent) when they have legal problems, followed by family members, friends or acquaintances (41 percent) and then organizations such as consumer associations/trade unions (37 percent). In Germany, most respondents turn to a lawyer (57 percent). The second most important point of contact for Germans is the legal insurer (37 percent), followed by organizations such as consumer associations/trade unions (32 percent) and family/friends/acquaintances (30 percent). In all other countries, the first point of contact for legal problems after lawyers is family/friends/acquaintances or organizations – legal insurers come second.

Almost one in four respondents also admitted to having dropped a legal dispute at least once – despite feeling they were in the right – because they did not want to go to court. The main reasons cited were high costs (especially for lawyers), stress and emotional burden, and the perception that the costs of legal action outweighed the potential benefits. “This is where legal insurers can provide crucial support by covering the high financial costs of legal and court proceedings. Helpful services such as mediation also help to reduce the stress and emotional strain associated with legal disputes,” emphasizes Dr. Renko Dirksen, Speaker of the Board of Management of ARAG SE.

The study also examined how respondents rate legal insurance in general. 64 percent of Germans rated it as “very good” or “good”, putting them in first place ahead of the Netherlands with 52 percent. Followed by the USA (38 percent), Norway (37 percent), the United Kingdom (34 percent), Spain (32 percent) and Italy (29 percent). Three quarters of the Dutch and Germans rate legal insurance as a particularly helpful means of facilitating access to justice. In the other countries, the figure is around half.

Details of the study

The study on trust in the rule of law was commissioned by ARAG SE in Düsseldorf, the world’s largest legal insurer. The online survey was conducted by the market research institute Ipsos in Hamburg in 2024. A total of 7,486 people from seven countries took part in the representative survey – Germany, the Netherlands, Spain, Italy, Norway, the United Kingdom, and the USA.

Key excerpts of the study are available here:

<https://www.arag.com/en/press/pressreleases/group/00730/>



Your Contact

Christian Danner

Spokesman ARAG SE

Telephone: +49 211 963-2217

Email: Christian.Danner@ARAG.de

Web: www.ARAG.com

ARAG is the largest family-owned enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. It is the leading legal insurer worldwide. Active in 20 countries – including the US, Canada and Australia – ARAG is also represented by international branches, subsidiaries and shareholdings in numerous international markets in which it holds a leading position as a provider of legal insurance and legal services. Besides legal insurance, it offers its customers in Germany its own unique needs-based products and services covering casualty and property insurance and health insurance. With more than 5,000 employees, the Group generates revenue and premium income totaling over €2,4 billion.

ARAG SE ARAG Platz 1 · 40472 Düsseldorf **Chairman of the Supervisory Board** Dr. Dr. h. c. Paul-Otto Faßbender

Board of Management Dr. Renko Dirksen (Speaker) · Dr. Matthias Maslaton · Wolfgang Mathmann · Dr. Shiva Meyer · Hanno Petersen · Dr. Joerg Schwarze **Seat and court of registry** Düsseldorf · HRB 66846 · VAT ID: DE 119 355 995