

The Swedish Insurance Market

4th Quarter 2025

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Insurance Sweden is the industry organisation for insurance and occupational pension companies, which works to raise awareness of the importance of insurance to society and promote a high level of confidence in the insurance industry. The statistics provided by Insurance Sweden are part of an industry-wide infrastructure and are presented on Insurance Sweden's website, www.svenskforsakring.se/statistik. Detailed data is available from Insurance Sweden's statistical database, www.svenskforsakring.se/statistik/statistikdatabas/.

Every quarter, Insurance Sweden presents the report "The Insurance Market". It is a compilation of statistics for the insurance market, for example in the form of insurance claims paid, premium income, market share, total return on assets and number of claims. The data are mainly based on the Swedish-owned companies' supervisory reporting to Finansinspektionen (the Swedish financial supervisory authority), where Insurance Sweden has collected equivalent data from foreign branches active on the Swedish insurance market. In addition, Insurance Sweden collects data from insurance and occupational pension companies and the data in charts 6, 7, 13 and 14 were collected by Insurance Sweden.

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Reference data for 'The Swedish Insurance Market' is available in the statistical database of Insurance Sweden

The data for all charts and tables presented in the 'The Swedish Insurance Market' can be found in the statistical database, via the following link:

[Reference data for the report 'The Swedish Insurance Market'](http://www.svenskforsakring.se/statistik/statistikdatabas/)

The Insurance Market

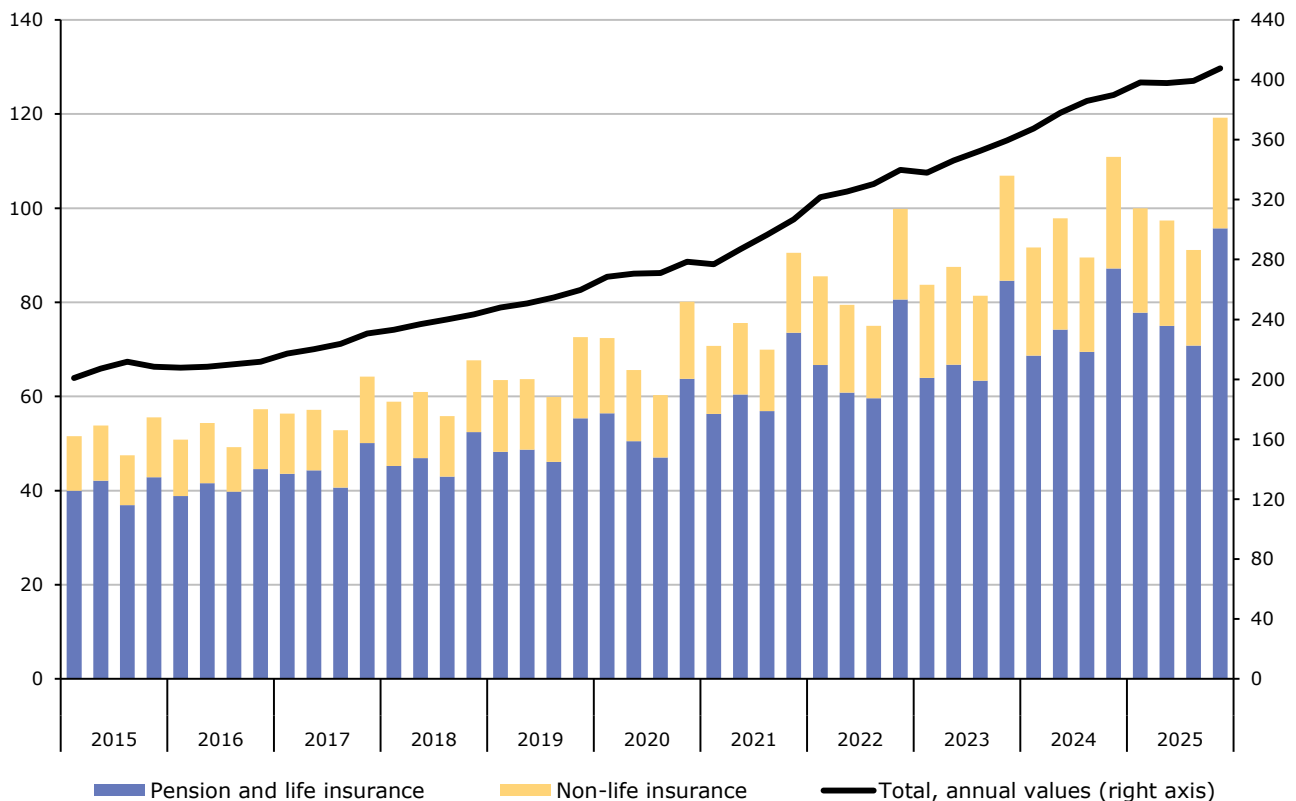
During the fourth quarter of 2025, insurance and occupational pension companies paid out SEK 119 billion in insurance benefits. Of this amount, 80 per cent (SEK 96 billion) was paid out from pension and life insurance, while 20 per cent (SEK 23 billion) was paid out from various non-life insurance policies. Compared to Q4 2024, payouts from pension and life insurance increased by 10 per cent

(SEK 8 billion), while payouts from non-life insurance decreased by 2 per cent (SEK -0.5 billion).

The annual value for the fourth quarter of 2025 amounted to SEK 407 billion, compared to SEK 390 billion a year earlier. From a long-term perspective, total annual payouts have nearly doubled over the past ten years, rising from SEK 208 billion to SEK 407 billion.

Chart 1. Insurance Claims Paid

Quarterly values (bars, left axis) and rolling annual values (based on quarters) (line, right axis)
Billion SEK



Note: *Pension and life insurance* includes competitive and non-competitive exposed policies. As of the first quarter of 2016, non-life insurances that are offered by life insurance companies are included in the category *Non-life insurance*. For life and occupational pension insurance companies, insurance claims paid refer to the payments made to customers including repurchase, bonus paid due to repurchase and other paid bonuses. For non-life insurance companies insurance claims paid refers to the indemnity paid to customers who have made claims.

Source: Insurance Sweden.

Number of insurance and occupational pension companies in Sweden

In early 2025 the insurance industry in Sweden consisted of 267 companies, of which 229 were Swedish companies and 38 were foreign-owned branches operating in Sweden. Of the Swedish companies, 27 were life insurance companies, 14 occupational pension companies, 168 non-life insurance companies and 20 mutual benefit associations.

Permit to conduct insurance business

A company that wants to conduct insurance business in Sweden must have a permit from the Swedish Financial Supervisory Authority (FI) in accordance with the Insurance Business Act (SFS 2010:2043). In addition to insurance and occupational pension companies there are also mutual benefit associations. The mutual benefit associations are engaged in mutual assistance for the members, e.g. a profession, without conducting business. Common benefits in mutual benefit associations are pensions, sickness benefits or funeral assistance. According to current law, the mutual benefit associations must be wound up in the long term. The mutual benefit associations are not included in the further presentation in this report.

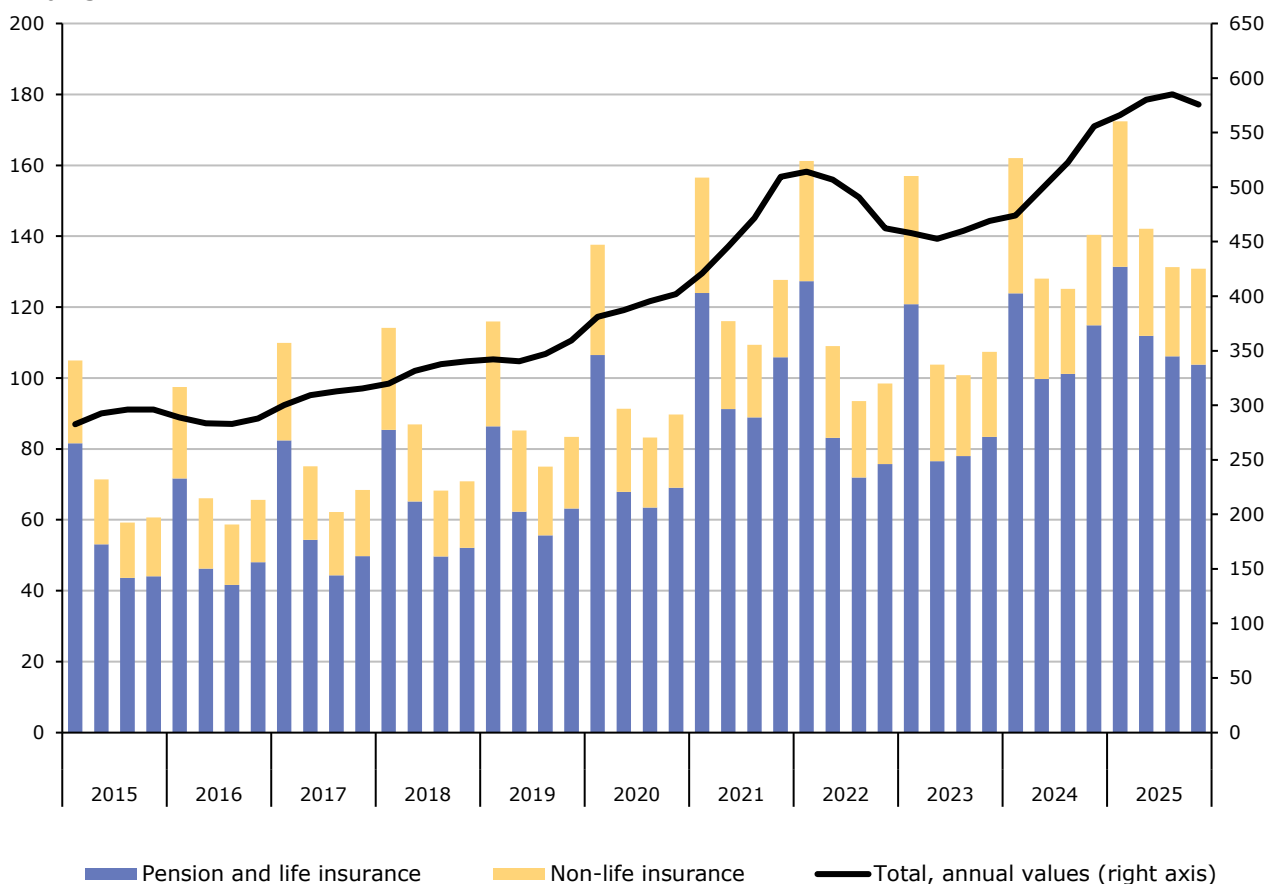
During the fourth quarter of 2025, SEK 131 billion was paid to insurance and occupational pension companies in the form of premiums for various insurance policies. Of these premiums, 79 per cent (SEK 104 billion) were paid to pension and life insurance, while 21 per cent (SEK 27 billion) were paid to non-life insurance. Compared to the fourth

quarter of 2024, premium payments to pension and life insurance decreased by 10 per cent (SEK -11 billion), while payments to non-life insurance increased by 6 per cent (SEK 2 billion).

The annual value for the fourth quarter of 2025 amounted to SEK 576 billion, compared to SEK 556 billion a year earlier. From a long-term perspective, annual premium payments have nearly doubled over the past ten years, increasing from SEK 296 billion to SEK 576 billion.

Chart 2. Premium Income

Quarterly values (bars, left axis) and rolling annual values (based on quarters) (line, right axis)
Billion SEK



Note: Refers to premium income for non-life insurance and premium income (premiums excluding adjusted paid-up insurance policies and transferred insurance capital) for pension and life insurance. *Pension and life insurance* includes

Antal försäkrings- och tjänstepensionsföretag i Sverige

I början av 2024 bestod försäkringsbranschen i Sverige av 271 företag, varav 237 var svenska företag och 34 var utlandsägda filialer som är verksamma i Sverige. Av de svenska företagen så var 28 livförsäkringsföretag, 14 tjänstepensionsföretag, 171 skadeförsäkringsföretag och 24 understödsföreningar.

Tillstånd för att bedriva försäkringsverksamhet

Ett företag som vill bedriva försäkringsrörelse i Sverige måste ha ett tillstånd från Finansinspektionen (FI) enligt försäkringsrörelselagen (SFS 2010:2043). Utöver svenska och utländska försäkrings- och tjänstepensionsföretag finns även understödsföreningar. Understödsföreningarna ägnar sig åt inbördes bistånd för medlemmarna, till exempel en yrkesgrupp, utan att bedriva affärsmässig försäkringsrörelse. Vanliga ersättningar i understödsföreningar är pensioner, sjukförmåner eller begravningshjälp. Enligt nu gällande lag ska understödsföreningarna avvecklas på sikt och de ingår inte i redovisningen i denna rapport.

competitive and non-competitive policies. As of the first quarter of 2016, non-life insurance that is found in life insurance companies is included in the category *Non-life insurance*.

Source: Insurance Sweden.

Non-life Insurance Market

The total premium income for non-life insurance amounted to nearly SEK 27 billion during the fourth quarter of 2025, representing an increase of 6 per cent (SEK 1.6 billion) compared to the same quarter the previous year. Of the premiums paid during the quarter, 95 per cent – SEK 26 billion – were allocated to non-life insurance companies.

Some life insurance and occupational pension companies also offer non-life insurance, primarily in the form of sickness, accident, and healthcare insurance. These companies accounted for 5 per cent (SEK 1.4 billion) of the total premium income for non-life insurance. However, these premiums are not included in the continued reporting of this report.

Table 1. Premium Income for Non-Life Insurance

Billion SEK and per cent

Type of company Product area	Quarterly values		Change	
	2024Q4	2025Q4	SEK billion	Per cent
Non-life insurance companies	24.14	25.74	1.59	6.61
Corporate and real property insurance	5.01	5.07	0.05	1.10
Home and homeowner insurance	4.56	4.87	0.31	6.78
Motor third party liability and motor vehicle insurance	8.70	9.22	0.52	6.00
Sickness, accident and healthcare insurance	3.19	3.85	0.67	20.88
Other non-life insurance	2.68	2.73	0.04	1.63
Life insurance and occupational pension insurance companies	1.43	1.40	-0.03	-1.99
Sickness, accident and healthcare insurance	1.13	1.12	-0.01	-1.14
Other non-life insurance	0.30	0.28	-0.02	-5.17
Non-life insurance, total	25.57	27.14	1.57	6.13

Note: Corporate and real property insurance also includes third party insurance and maritime, aviation and transport insurance. Other non-life insurance includes other property insurance (such as pet insurance and product insurance), credit and guarantee insurance, legal expenses insurance, assistance insurance, work injury insurance, income insurance and severance pay insurance.

Source: Insurance Sweden.

Premium income and compensation paid

Insurance premiums are paid in advance for certain insurance cover for a certain period. This means that there is normally a lag between payment of premium and payment of any compensation in the event of a claim. For pension and life insurance, there is usually a period of many years between payment of premium and compensation paid in the form of pension or other savings.

The premiums must also cover operating costs and other costs, such as costs of premises and salaries for insurance company employees.

Detailed information is available from Insurance Sweden's statistical database:

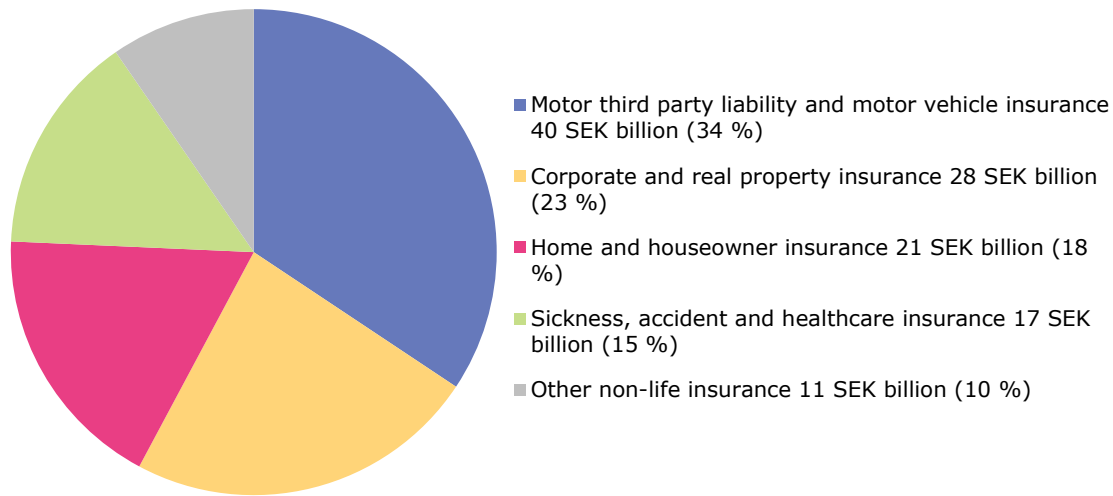
www.svenskforsakring.se/statistik/statistikdatabas/

During 2025, premium income for non-life insurance companies amounted to SEK 117 billion. Premium income from motor third party liability (MTPL) and motor vehicle insurance accounted for just over a third (34 per cent, or SEK 40 billion) of the total premiums. Furthermore, premium income from corporate and property insurance made up nearly a quarter (23 per cent, or SEK 28 billion) of

the total premium income for the year. Home and houseowner insurance accounted for nearly a fifth (18 per cent, or SEK 21 billion), and sickness, accident and healthcare insurance represented 15 per cent (SEK 17 billion) of the premium income. The remaining non-life insurance at non-life insurance companies accounted for 10 per cent (SEK 11 billion) of the total premium income.

Chart 3. Premium Income for Non-Life Insurance Companies by Product Area, Annual Values 2025

Billion SEK and percentage share



Note: Non-life insurance with life and occupational pension insurance companies is not included. Corporate and real property insurance also includes third party insurance and maritime, aviation and transport insurance. *Other non-life insurance* includes other property insurance (such as pet insurance and product insurance), credit and guarantee insurance, legal expenses insurance, assistance insurance, work injury insurance, income insurance and severance pay insurance.

Source: Insurance Sweden.

Chart 4 shows premium income per quarter for non-life insurance companies, broken down by product area. Compared to the same quarter the previous year, premium income during the fourth quarter of 2025 increased by SEK 2 billion – an increase of 7 per cent.

Premium income increased for all product areas. MTPL and motor vehicle insurance increased by 6 per cent (SEK 522 million), corporate and property insurance by 1 per cent (SEK 55 million) and

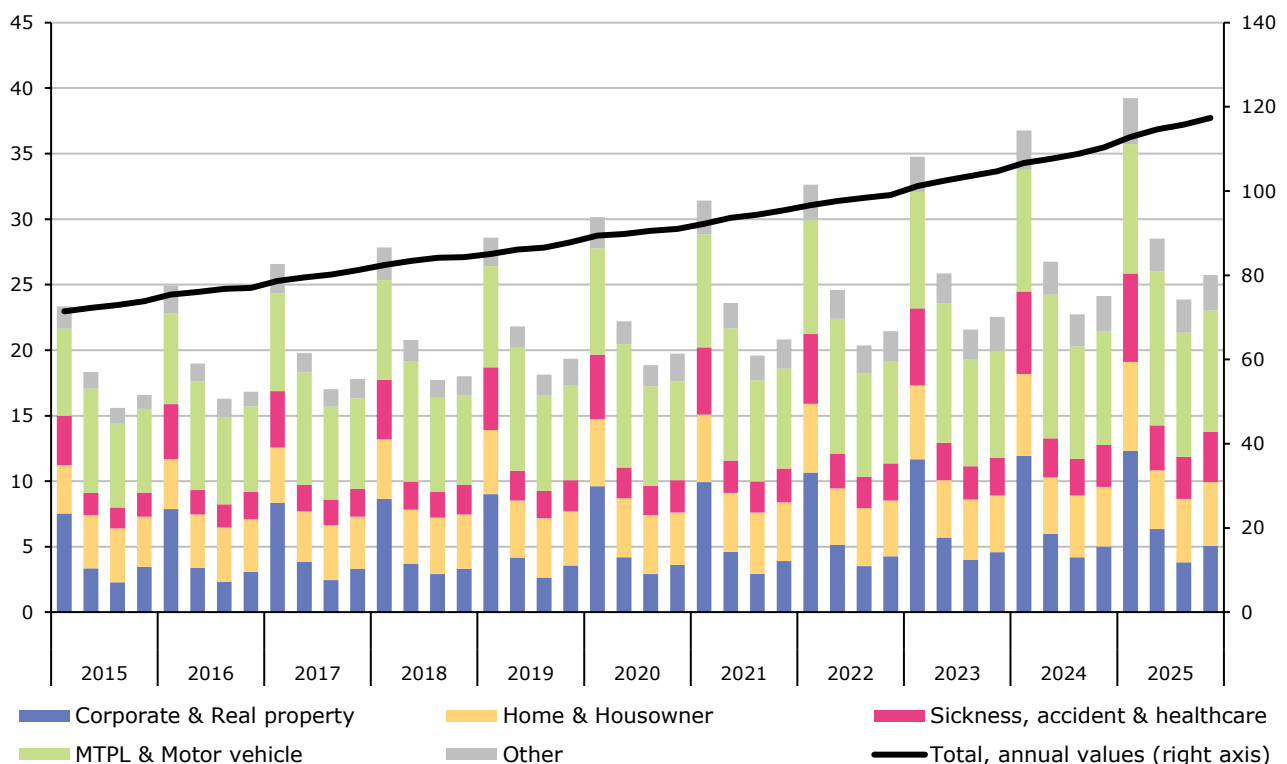
sickness, accident and healthcare insurance by 21 per cent (SEK 665 million). Additionally, premium income for home and houseowner insurance premiums increased by 7 per cent (SEK 309 million) compared to Q4 2024.

Historically, premium income has steadily increased. Over the past ten years, the annual premium income for non-life insurance companies has grown from SEK 74 billion to SEK 117 billion.

Chart 4. Premium Income for Non-Life Insurance Companies, by Product Area

Quarterly values (bars, left axis) and annual values (line, right axis)

Billion SEK



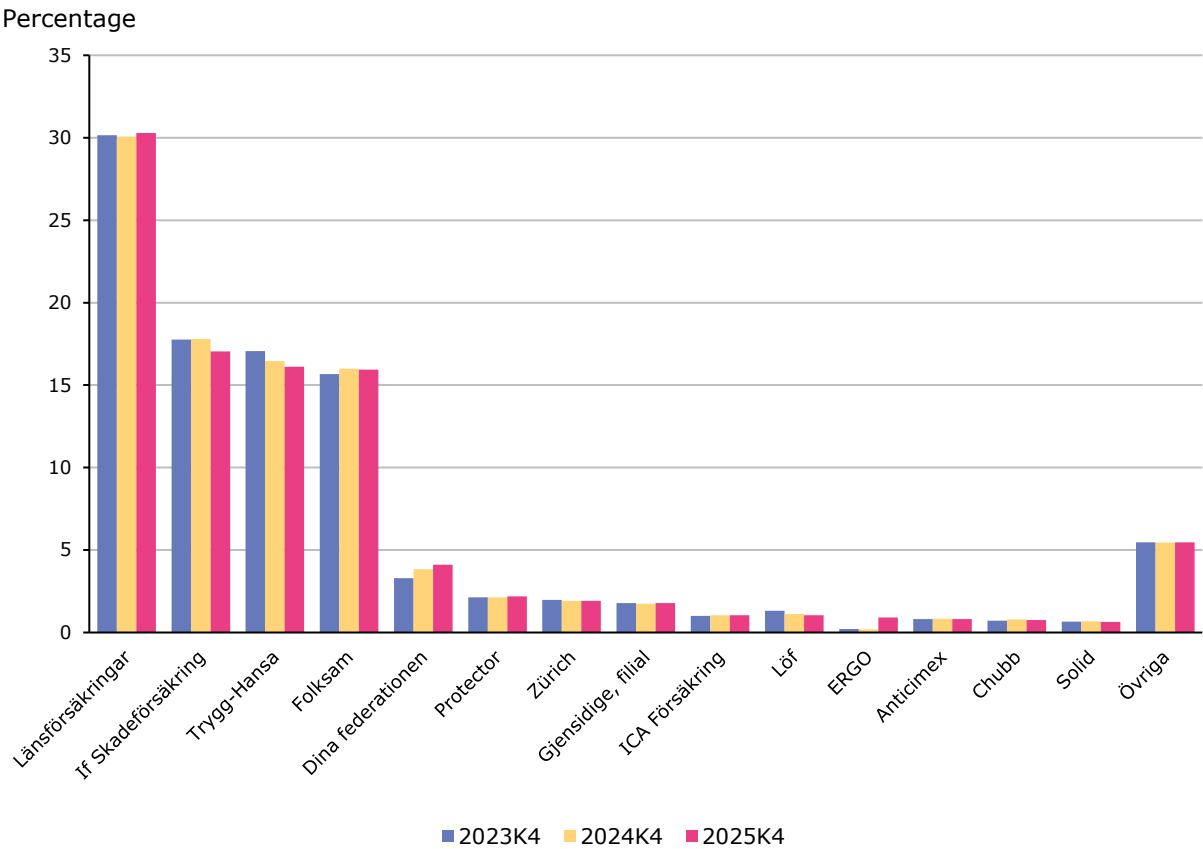
Note: Non-life insurance that exists within life insurance and occupational pension companies is not included in this chart. Corporate and property insurance also includes liability insurance as well as marine, aviation, and transport insurance. *Other* includes other property insurance (such as animal insurance and product insurance), credit and guarantee insurance, legal protection insurance, assistance insurance, occupational injury insurance, income insurance, and severance insurance.

Source: Insurance Sweden.

The premium income of non-life insurance companies during 2025 amounted to SEK 117 billion.

Länsförsäkringar, If Skadeförsäkring, Trygg-Hansa, and Folksam accounted together for 79 per cent of the premium income.

Chart 5. Market Shares for Non-Life Insurance Companies as a Percentage of Annual Premium Income



Note: The chart shows the share of premium income for the last four quarters (pink bars) as well as for the corresponding periods one and two years earlier (yellow and blue bars, respectively). Premium income from the non-life insurance policies of life insurance and occupational pension companies is not included in this chart.

Source: Insurance Sweden.

Market Shares in the Statistics Database

Market shares for different product areas within the non-life insurance market are available in the statistics database: [Quick facts on the insurance companies](#).

Reported Claims under Property Insurance

During 2025, 3.2 million claims were reported under property insurance, including motor vehicle insurance, motor third party liability (MTPL) insurance, home and houseowner insurance, holiday home insurance, boat insurance, as well as corporate and property insurance.

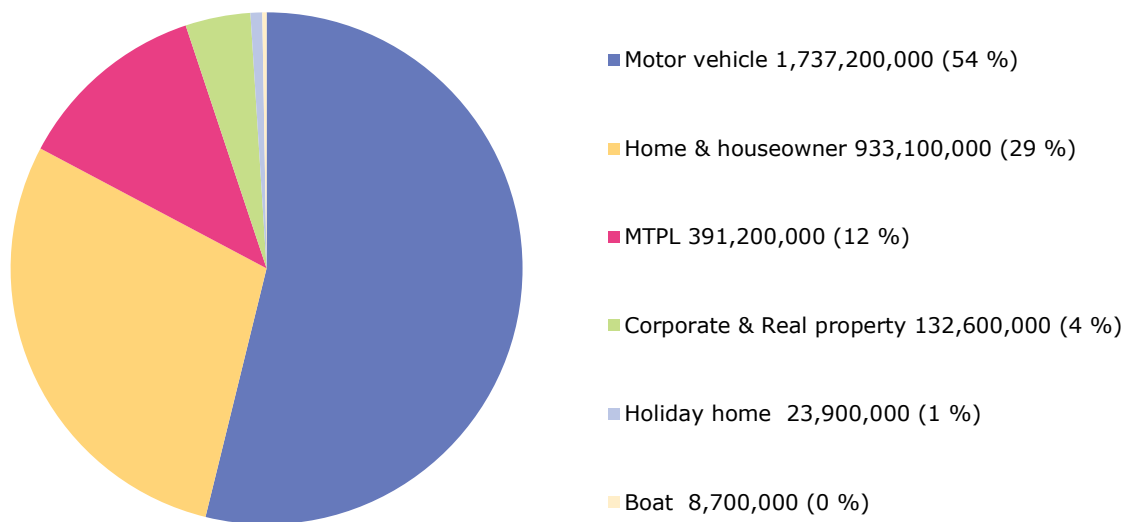
Just over half (54 per cent or 1.7 billion) of the reported claims were related to motor vehicle insurance, which is a voluntary complement to the mandatory MTPL insurance. Most of the damages

involved passenger cars, particularly glass damage (e.g., windshield damage) and vehicle damage. A total of 391,000 claims (12 per cent of claims) were reported under MTPL insurance, which is a legally required liability insurance.

Furthermore, nearly a third (30 per cent) of the reported claims were within home and houseowner insurance, as well as holiday home insurance. Corporate and property insurance accounted for 133,000 claims (4 per cent of claims).

Chart 6. Number of Reported Claims under Property Insurance, Annual Value 2025

Number of reported claims and percentage share



Note: This includes damages under any additional insurance policies. "Other insurance" includes, among other things, animal insurance and product insurance.

Source: Insurance Sweden.

The number of reported claims in property insurance decreased by 4 per cent (-33,800 claims) in the fourth quarter of 2025 compared to the same quarter the previous year. Increases in the number of claims occurred in MTPL by 3 per cent (3,300 claims), while motor vehicle insurance decreased by 1 per cent (5,400 claims).

The number of reported claims in home and houseowner insurance decreased by 13 per cent by (-30,300 claims) and in corporate and property

insurance by 0.7 per cent (-200 claims). The number of reported claims in holiday home insurance increased by 6 per cent (300 claims) and boat insurance by 5 per cent (100 claims) compared to Q4 2024.

Over a longer period, the number of reported claims under property insurance has increased significantly. Over the last ten years, the annual value has increased from 2.5 million to 3.2 million claims per year.

Motor Third Party Liability (MTPL) Insurance and Supplementary Motor Vehicle Insurance

Within the EU, every motorized vehicle used in traffic must have MTPL insurance that covers certain damages in the event of an accident. However, the driver responsible for the accident is not covered for damages to their own vehicle. As supplementary protection, the vehicle owner can have a separate motor vehicle insurance policy.

MTPL insurance is required for motor vehicles used in traffic, including some motor vehicles that are not registered, such as mopeds of class II, which includes certain electric bicycles. Vehicles that are registered for traffic but lack an engine (such as trailers and caravans) do not require MTPL insurance.

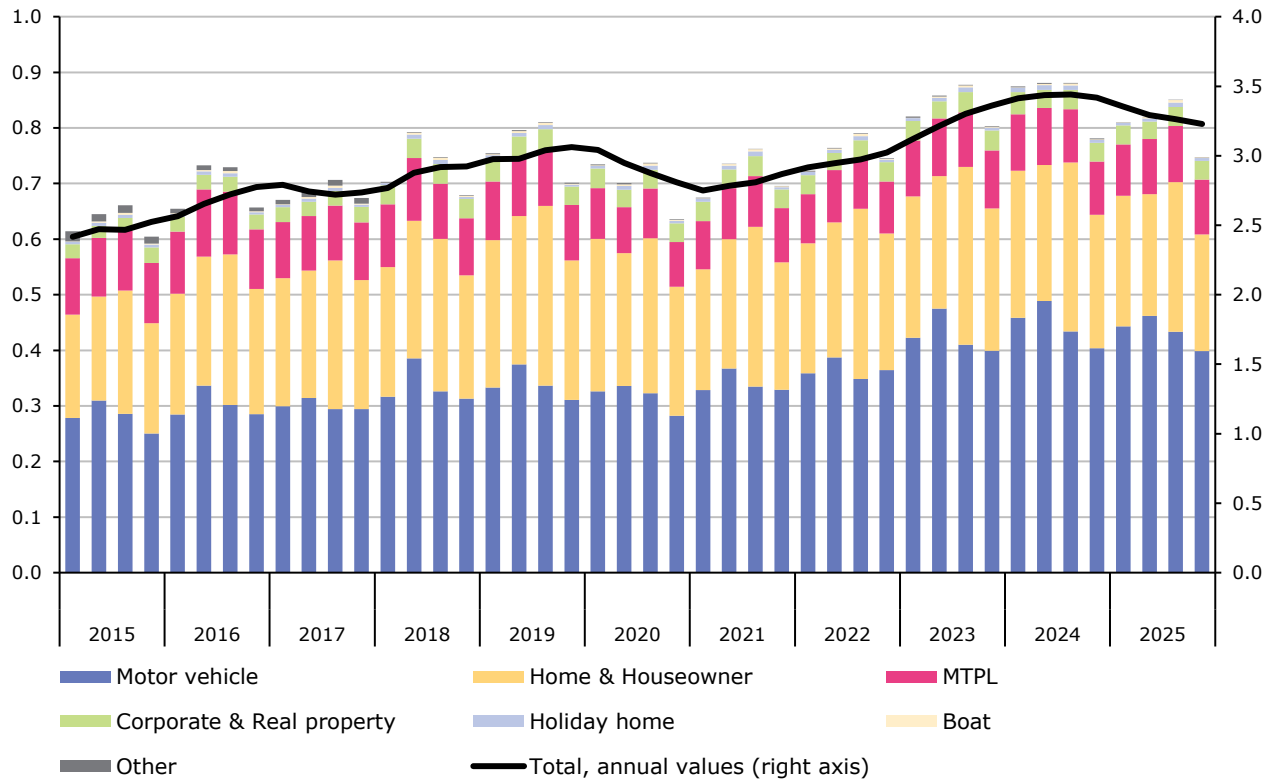
Motor vehicle insurance can be taken out for all vehicles in traffic, including those not registered in the vehicle register. Motor vehicle insurance can also be taken out for non-motorized vehicles, such as trailers and caravans.

Detailed information on the causes of damage, among other things, is available in Insurance Sweden statistics database: www.svenskforsakring.se/statistik/statistikdatabas/

Chart 7. Number of Reported Claims under Property Insurance

Quarterly values (bars, left axis) and annual values (line, right axis)

Millions of claims



Note: This includes damages under any additional insurance policies. *Other* includes, among other things, animal insurance and product insurance.

Source: Insurance Sweden.

Home insurance and houseowner insurance

Home insurance covers everything the policyholder owns, hires or borrows for private use. Houseowners can take out a houseowner policy as a complement to home insurance, to cover claims that may arise regarding the property itself or the plot. A homeowner insurance policy is a combined home insurance and houseowner insurance policy.

Pension and Life Insurance Market

Nearly SEK 104 billion was paid in premiums for pension and life insurance during the fourth quarter of 2025. Of these payments, SEK 97 billion went to competitively exposed insurance, and SEK

7 billion went to non-competitively priced insurance. Only competitively exposed insurance is included in the continued presentation of this report.

Table 2. Premium Income for Pension and Life Insurance

Product area	Quarterly values		Change	
	2024Q4	2025Q4	SEK billion	Per cent
Competitively exposed insurance	107.94	97.21	-10.73	-9.94
Occupational insurance via selection centres	28.79	25.04	-3.75	-13.04
Occupational insurance outside selection centres	22.25	19.74	-2.51	-11.29
Private endowment insurance	54.16	49.70	-4.46	-8.23
Private pension insurance	0.44	0.40	-0.05	-10.54
Other competitively exposed insurance	2.30	2.34	0.04	1.61
Non-competitively exposed insurance	6.93	6.53	-0.40	-5.72
Occupational insurance outside selection centres	5.25	5.04	-0.20	-3.90
Other non-competitively exposed insurance	1.68	1.49	-0.19	-11.37
Pension and life insurance	114.87	103.74	-11.13	-9.69

Note: The table shows paid premiums excluding indexed free policies and transferred insurance capital. *Other competitively exposed insurance* includes premium waiver insurance, group life insurance, and sickness insurance that has not been taken out by an employer in connection with employment but by a "private" policyholder. The sickness insurance in this category refers to insurance that cannot be cancelled by the insurance company and is therefore classified as life insurance business. *Other non-competitively exposed insurance* includes premiums for certain sickness insurance and group life insurance that are not subject to competition. Both companies and individuals can save in private endowment insurance policies.

Source: Insurance Sweden.

During 2025, a total of SEK 427 billion was paid in premiums for competitively exposed pension and life insurance. Occupational pension insurance accounted for nearly half, 46 per cent (SEK 198 billion), while private endowment insurance accounted for just over half, 51 per cent, of the premiums paid (SEK 217 billion).

The largest share of premiums for occupational pension insurance went through selection centres. Other competitive insurance accounted for 2 per cent of the premiums for pension and life insurance (SEK 10 billion). A little over 1 billion SEK in premiums was paid into private pension insurance.

Competitively Exposed Insurance and Selection centres

A competitively exposed insurance means that the employer or employee can choose between multiple insurance providers. There are non-competitively exposed occupational pension insurances, where this option is not available. Apart from certain occupational pension insurances, Alecta's sickness insurance and premium waiver premiums, as well as all premiums to Afa Försäkring Tjänstepensionsaktiebolag, are classified as non-competitively priced insurance.

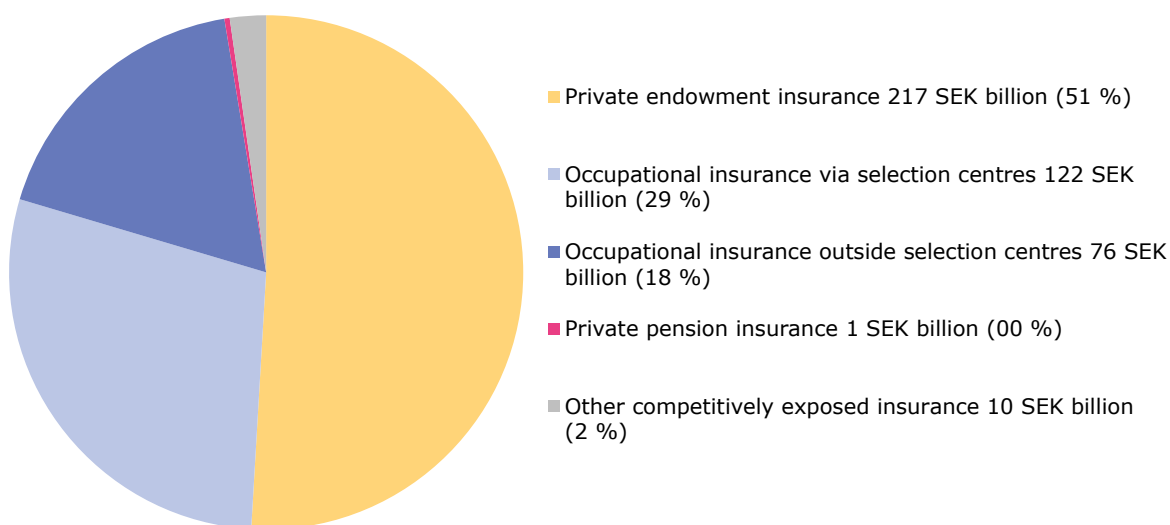
An occupational pension insurance via a selection centre refers to a type of insurance where the employee can choose the insurance provider through a selection centre that mediates the premium payment from the employer to the provider. Different collective agreement areas have different selection centres. Premiums for collectively agreed occupational pensions can also be mediated outside selection centres.

Detailed information is available in Svensk Försäkring's statistics database:

www.svenskforsakring.se/statistik/statistikdatabas/

Chart 8. Premium Income for Competitively Exposed Pension and Life Insurance, by Product Area, Annual Values 2025

Billions of SEK and Share in Percentage



Note: The chart shows paid premiums excluding indexed free policies and transferred insurance capital. "Other life insurance" includes premium waiver, group life, and sickness insurance that has not been taken out by an employer in connection with employment but by a "private" policyholder. The sickness insurance refers to those that cannot be cancelled by the insurance company and are therefore classified as life insurance business. Both companies and individuals can save in endowment insurance policies.

Source: Insurance Sweden.

Premium payments to competitively exposed pension and life insurance amounted to just over SEK 97 billion during the fourth quarter of 2025. This represents a decrease of 10 per cent (SEK 11 billion) compared with the fourth quarter of 2024.

For occupational pensions via selection centres, premiums decreased by 13 per cent (– SEK 4 billion), and premiums for occupational pensions outside selection centers decreased by 11 per cent (– SEK 3 billion) compared with the fourth quarter of 2024. Premium payments for private

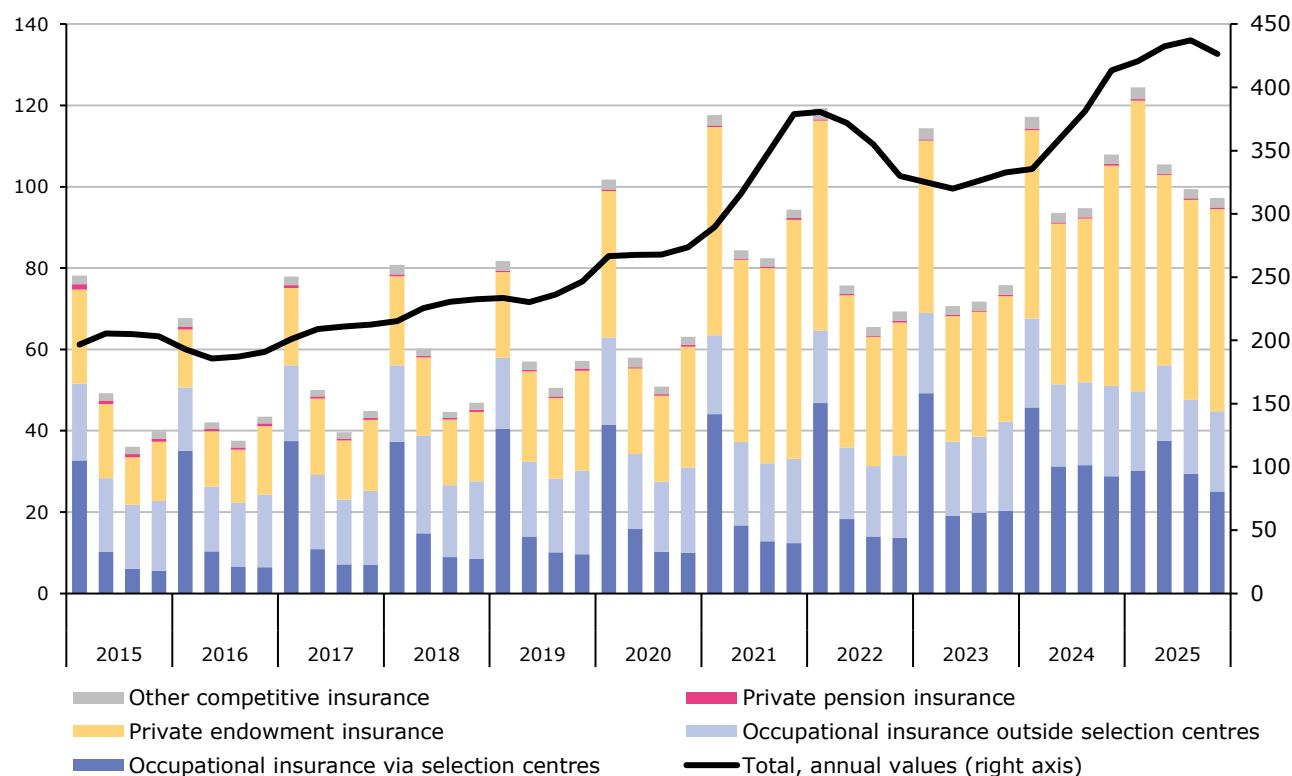
endowment insurance decreased by 8 per cent (– SEK 4 billion), and payments to private pension insurance declined by 11 per cent (– SEK 47 million). Premium payments to private pension insurance policies sharply declined before the tax deduction right was abolished in 2016, and since then, there has been a steady decline.

From a long-term perspective, the annual premium payments for competitively exposed pension and life insurance have more than doubled over the past ten years, from SEK 203 billion to SEK 427 billion.

Chart 9. Premium Income for Competitively exposed Pension and Life Insurance, by Product Area

Quarterly values (bars, left axis) and rolling annual values (based on quarters) (line, right axis)

Billions of SEK



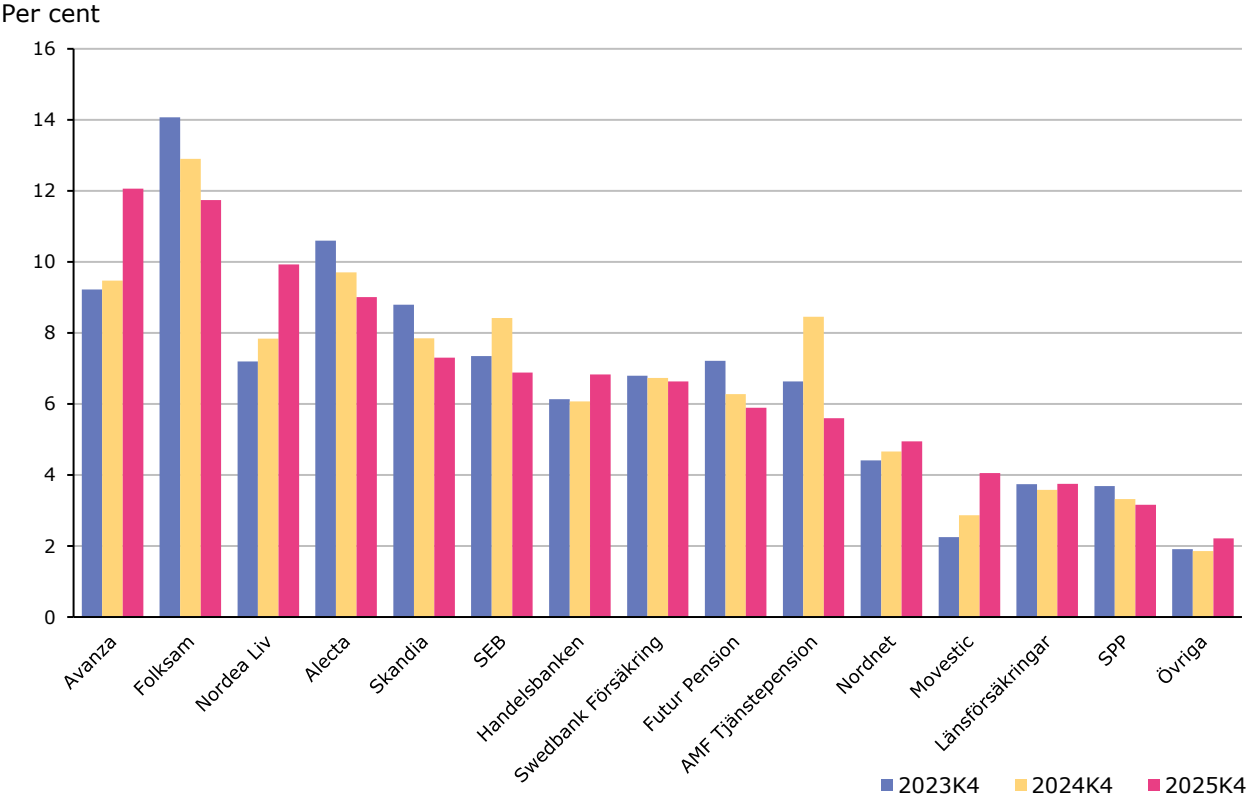
Note: The chart shows paid premiums excluding adjusted paid-up policies and transferred insurance capital. *Other life insurance* includes premium exemption insurance, group life insurance, and sickness insurance that has not been taken out by an employer in connection with employment but by a "private" policyholder. Sickness insurance in this category refers to policies that cannot be terminated by the insurance company and are therefore classified as life insurance business. Both companies and individuals can use private endowment insurance policies for savings.

Source: Insurance Sweden.

The premium payments for competitive pension and life insurance amounted to a total of 427 billion SEK for 2025.

Avanza, Folksam, Nordea Livförsäkring and Alecta accounted together for 43 per cent of the premium income.

Chart 10. Market Shares for Competitive Pension and Life insurance as a Percentage of Annual Premium Income



Note: The chart shows the market shares of paid premiums for competitive insurance over the past four quarters (pink bars) as well as for the corresponding annual periods one and two years earlier (yellow and blue bars, respectively). Paid premiums do not include adjusted paid-up policies or transferred insurance capital. Non-life insurance within life insurance and occupational pension companies is not included.

Source: Insurance Sweden.

Life Insurance Savings

Out of the SEK 97 billion paid in premiums to competitive pension and life insurance during the fourth quarter of 2025, the majority – SEK 95 billion – was allocated to life insurance savings in the form of occupational pension insurance, private endowment insurance, and private pension insurance. The remaining SEK 2 billion consisted of payments for, among other things, premium exemption insurance, group life insurance, and healthcare insurance.

cent. In addition, premiums for occupational pension savings made up 47 per cent of the premiums paid, the majority of which were mediated via selection centers.

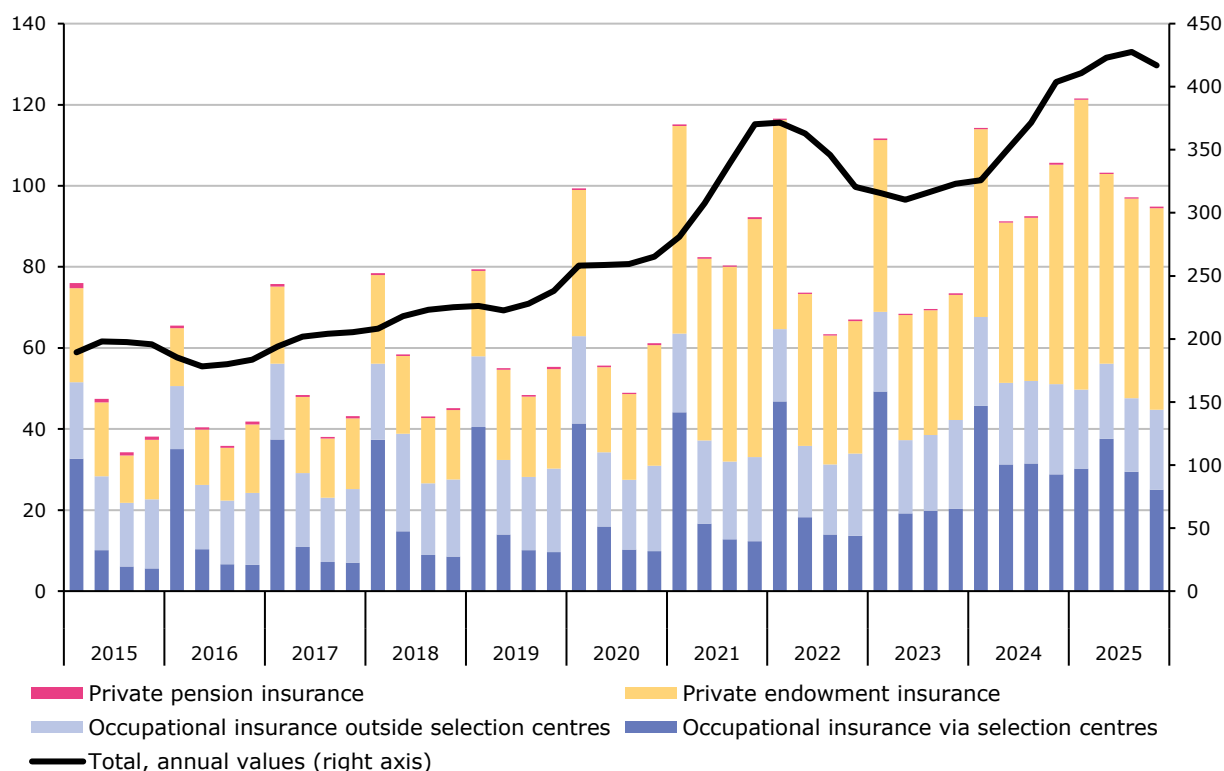
Savings in occupational pension insurance have shown a long-term upward trend. Private life insurance savings fluctuate more but have also increased significantly over a longer period.

Of the premiums paid for life insurance savings, private endowment insurance accounted for 52 per

Chart 11. Life Insurance Savings for Competitive Policies

Quarterly values (bars, left axis) and annual values per quarter (line, right axis)

SEK billion



Note: Refers to paid premiums excluding adjusted paid-up insurance policies and transferred insurance capital. Both companies and private individuals can save in private endowment insurance.

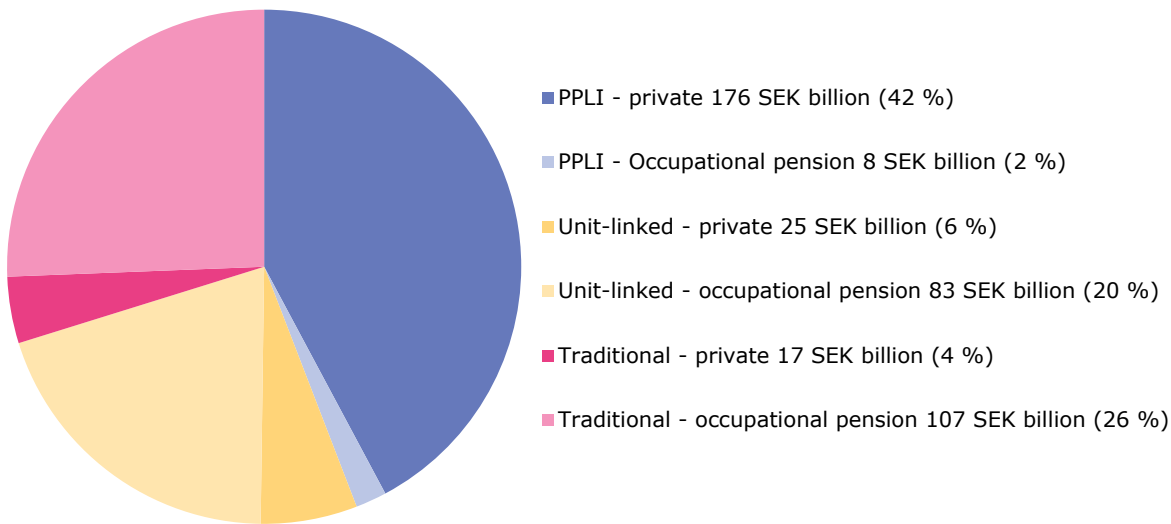
Source: Insurance Sweden.

Savings in life insurance can be made through traditional insurance, unit-linked insurance, or private placement life insurance (PPLI). During 2025, 44 per cent was allocated to PPLI, 30 per cent to traditional insurance, and 26 per cent to unit-linked insurance.

More than half (54 per cent) of savings in occupational pension insurance were placed in traditional insurance, while the majority (80 per cent) of private life insurance savings (private endowment insurance and private pension insurance) were placed in PPLI.

Chart 12. Life Insurance Savings by Type of Savings, Competitive Insurance, Annual Values 2025

Billion SEK and Share in Per cent



Note: Refers to paid premiums excluding adjusted paid-up policies and transferred insurance capital. "Private" includes private endowment insurance and private pension insurance. Both companies and individuals can save in private endowment insurance.

Source: Insurance Sweden.

Transferred Insurance Capital

The right to transfer insurance capital has been gradually expanded to more collective agreement areas, making it possible for an increasing share of capital to be moved. Periodically, there has been very strong capital returns, which contributes to the growth of the capital that potentially can be transferred. The volume of transferred capital does not, therefore, necessarily reflect an increase or decrease in the number of actual transfers, but may instead be a result of capital growth within existing investments.

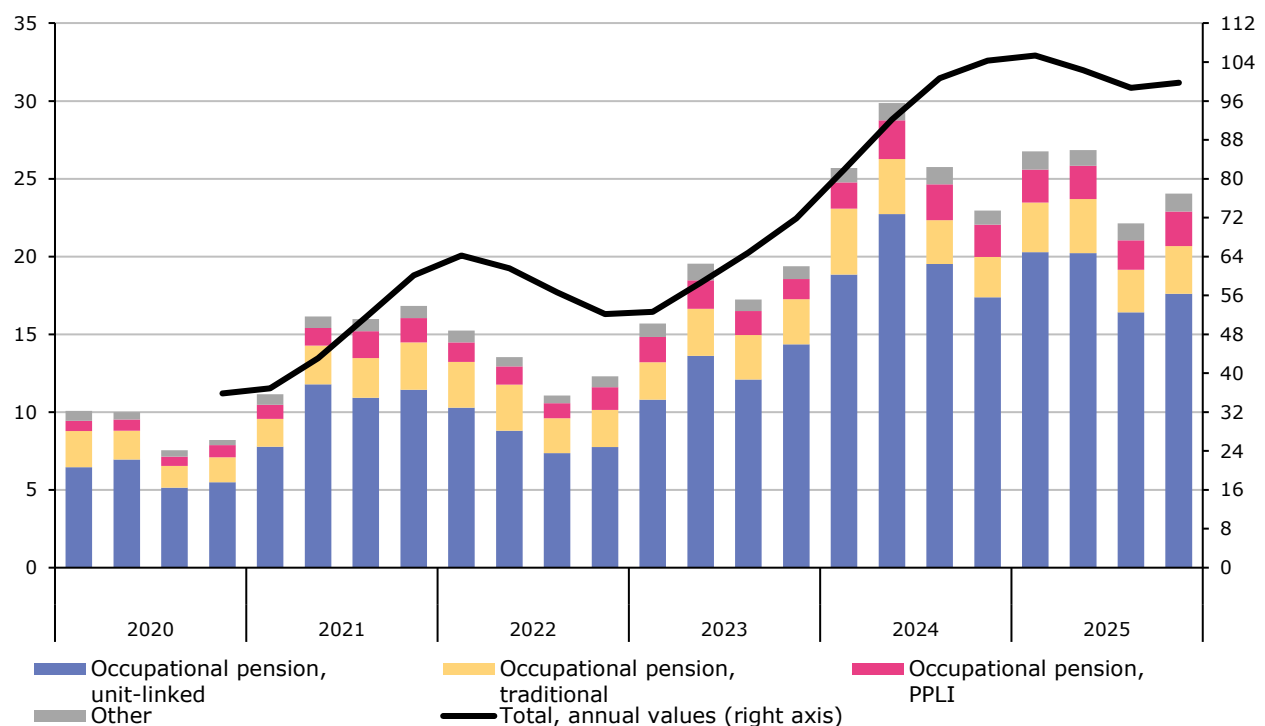
During the fourth quarter of 2025, a total of just over SEK 24 billion was transferred, representing

an increase of 5 per cent compared with the corresponding quarter in 2024.

More than three-quarters, 77 per cent, of the occupational pension capital transferred during the quarter went to unit-linked insurance at another company. The capital may have been placed in unit-linked insurance at the original company, but it may also have been placed in a private placement life insurance (PPLI) or in traditional insurance. In addition, 13 per cent of the capital was transferred to traditional insurance, and 10 per cent to PPLI.

Chart 13. Transferred Insurance Capital

Billion SEK



Note: Transferred insurance capital refers to all insurance capital (including surplus capital) that is transferred from another company or within the same company. This chart shows transferred capital excluding portfolio transfers, mergers, or internal transfers.

Source: Insurance Sweden.

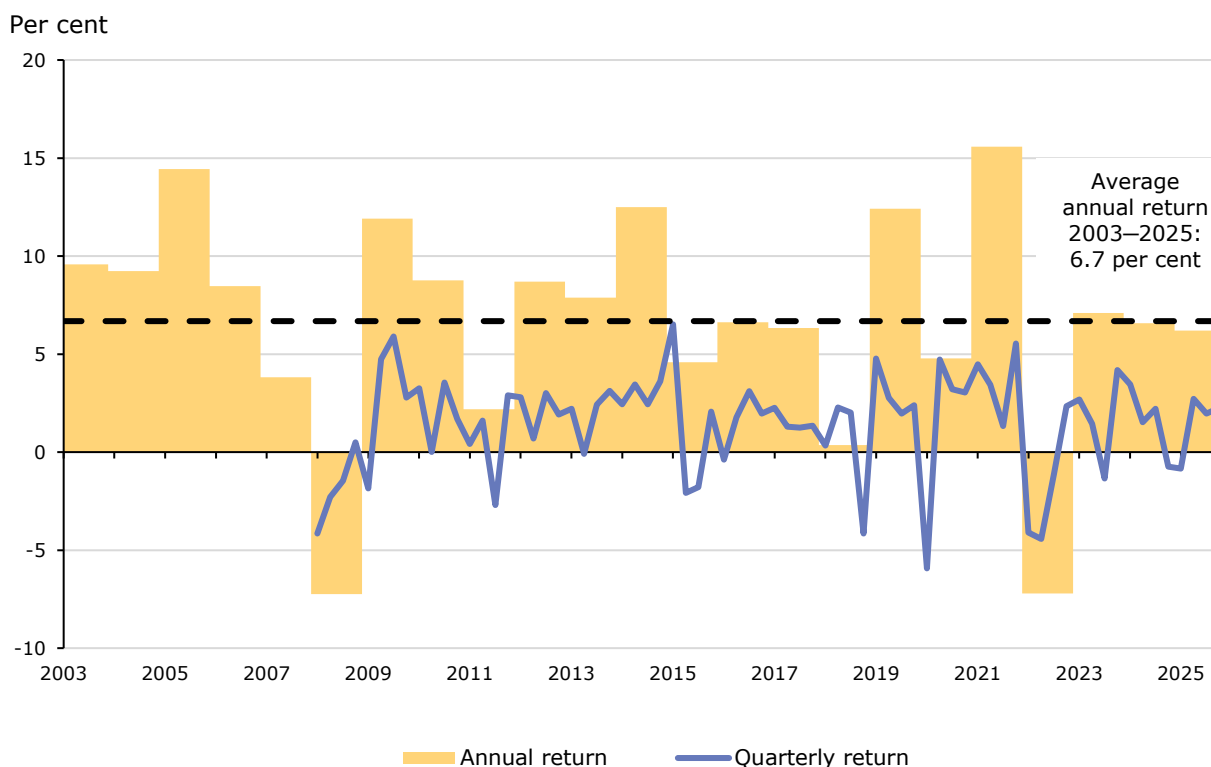
Return on Assets

The return on assets managed by life insurance and occupational pension companies is important because it affects the level of future pension payouts.

2025 amounted to 6.2 per cent, compared with 6.6 per cent in 2024. Looking at a longer period, the average annual return since 2003 has been 6.7 per cent.

For the fourth quarter of 2025, the average return was 2.3 per cent. This means that the return for

Chart 14. Average Return on Assets Managed by Swedish Life Insurance and Occupational Pension Companies, Traditional Insurance



Note: The return is calculated as an average of the returns of life insurance and occupational pension companies, weighted by the market value of the assets managed by the companies.



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