
[Q2 2021 overview of the life insurance sector](#)

The two life insurers received 66 million euros in insurance premiums in the second quarter, which was 3% less than in the previous quarter.

Key indicators	Q1 2021	Change	Q2 2021
Value of insurance premiums	68 million €	?	66 million €
Value of claims submitted	33 million €	?	33 million €
Value of assets of insurance companies	1.2 billion €	?	1.28 billion €
Value of insurance liabilities	911 million €	?	951 million €
Solvency capital requirement coverage ratio	157%	?	155%

Total insurance premiums received in the first six months of the year were 134 million euros, which was 7% more than in the same period of the previous year.

Unit-linked life insurance products, equity-linked products and other life insurance continue to account for the largest part of life insurance premiums. Non-life insurance accounted for 10% of premiums in the first half of the year.

Claims submitted in the second quarter of 2021 totalled 33 million euros in value.

The combined assets of life insurance companies grew by 4% in the second quarter from 1.23 billion euros to 1.28 billion. There were no major changes in market share measured by balance sheet, and

Swedbank Life Insurance SE remains the market leader.

The level of capitalisation of the life insurance sector fell a little in the second quarter, as the coverage of the solvency capital requirement declined from 157% to 155%.

Main development trends and risks

- Life insurers coped well with the pandemic. They are better prepared for possible additional state restrictions than they were before the pandemic, but there is much more uncertainty.

[Quarterly reviews of the life insurance sector](#)

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