

# Strength in Numbers

## Europe's insurers invest €9.3 trillion globally

At this scale, the numbers behind insurance showcase the sector's importance for Europe's economy and everyday life. Trillions are invested in the economy and billions are paid out in claims and benefits each year. Together, they support a stronger Europe, a stronger economy and greater capacity to protect people and businesses against risk.

### Investment & growth

Insurers invest significantly within Europe, funding local governments, companies and infrastructure.

Financing sustainable economic growth in Europe



69% of insurers' investments in equity, corporate and sovereign bonds are within the EU

Supports jobs, growth, innovation



### Protection & security

Insurers pay out significant amounts each year to households and businesses, covering losses from all sorts of risks and supporting financial resilience through savings, protection and retirement income solutions.



€1.1 trillion paid in claims and benefits

Insurers provide financial support when losses occur.

Helps recovery

92% of Europeans

Have at least one insurance policy



Held by most people

Cover for unexpected events and financial security over time



### Global reach & competitiveness

European (re)insurers are a global success story. They spread risks across countries and markets, helping ensure that major events do not overwhelm any single economy and that coverage remains available.

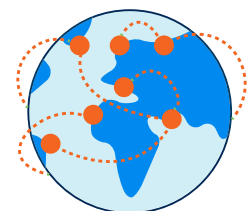


European insurers



European reinsurers

Cross-border risk



Keeps coverage available

# Behind the numbers: *Insurance is everywhere*

## Where the money goes

### Infrastructure



#### Funded by insurers

Investment supports infrastructure projects which are essential for economic activity and daily life.

### Businesses



#### Investment and growth

Provides long-term financing that helps companies grow, invest and create jobs across sectors.

### Innovation



#### Supports future sectors

Supports emerging industries such as renewable energy, digital infrastructure and advanced technologies.

## When insurance steps in

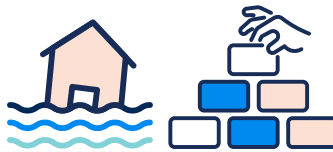
### Car accident



#### Repair costs covered

Insurance covers repair or replacement costs, helping individuals avoid large unexpected expenses.

### Damage and losses following climate events



#### Rebuilding support

Provides funding to rebuild homes and businesses after disasters, supporting recovery at both local and national level.

### Retirement and life events



#### Income stability

Life insurance and pensions provide income and financial stability over time.

## How insurance keeps the economy moving

### Risk sharing



#### Risks spread across countries and (re)insurers

Large risks are spread across multiple countries and insurers, reducing exposure for any single market.

### Support & security



#### Long-term protection and financial security

Provides financial support when losses occur and helps people and businesses plan for the future, including retirement and other long-term needs.

## Where the money goes

Insurers manage large amounts of money to meet future commitments such as claims, pensions and savings. A significant share of this money is invested in Europe.



**€9.3 trillion**  
invested across  
the economy

A large share of this investment supports economic growth in Europe.

## What they invest in



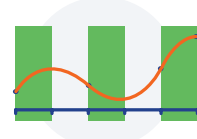
**€1.8 trillion**  
**Government bonds**

Support public financing and infrastructure



**€1.7 trillion**  
**Corporate bonds**

Provide long-term funding to businesses



**€1.5 trillion**  
**Equity**

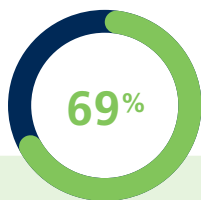
Support business growth and innovation

**€3.3 trillion**  
Collective investment

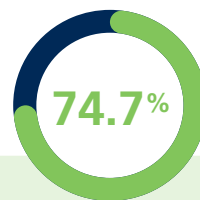
Channel funds into real estate, infrastructure and other long-term assets

## Focus on Europe

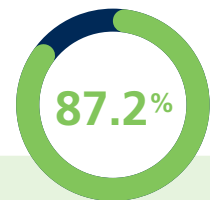
Most insurer investment stays in Europe:



**of assets**  
invested in the EU



**of corporate bonds**  
in EEA countries



**of government bonds**  
in EEA countries



## What this means

Most insurer investment stays in Europe, rather than being invested elsewhere.

# Protection and resilience across everyday risks

Insurance helps spread risks that would otherwise be difficult for individuals, households and businesses to manage alone. It provides protection against everyday risks, such as motor accidents and property damage, as well as broader risks linked to health, employment, business activity and long-term savings.



**€1.5 trillion**  
in total gross  
written premium

Insurance helps people deal with unexpected costs and events such as natural catastrophes.

## This includes two main types of insurance



**€718 billion**

**Non-life insurance premiums**

Covers property, motor, business risks and many others



**€770 billion**

**Life insurance**

Provides savings and long-term financial security

## Widely used across society

Insurance helps citizens and businesses manage, mitigate and cope with risk.

**92% of Europeans**  
have at least one policy



## What this means

Insurance provides peace of mind, offering financial security and protection against a wide range of life, health and business risks.

## When insurance steps in

Insurance becomes most visible when something goes wrong. Claims turn coverage into real support, helping people and businesses recover and communities rebuild.



**€1.1 trillion**  
paid in claims  
and benefits

This support reduces the wider social and economic impact of shocks.

## What claims cover



**Repairing damage**  
after accidents



**Rebuilding after**  
natural events



**Supporting income**  
and long-term savings

**€451**  
**billion**

## Life insurance payouts

Provide income, stability and long-term financial support



**€649 billion**  
in life claims  
and benefits



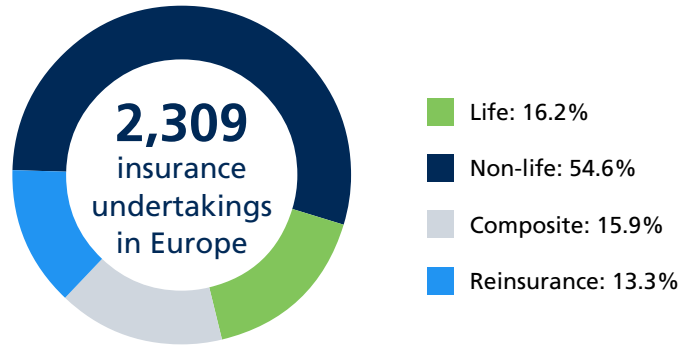
## What this means

### Insurance helps:

- households recover from unexpected events
- businesses continue operating after losses
- communities rebuild after major events
- reduce pressure on public finances and social support systems

## Global role and competitiveness

Europe has a large and diverse insurance market, active across life, non-life and reinsurance. This gives Europe strong capacity to manage different types of risk, from household protection to complex business, climate and cross-border risks.



### A global presence

European (re)insurers are a global success story. They spread risks across countries and markets, helping ensure that major events do not overwhelm any single economy and that coverage remains available.



insurance market



reinsurance market



### Why this matters

European insurers and reinsurers operate across borders, helping to:

- spread risk globally
- manage large and complex risks
- support the availability of insurance
- support Europe's competitiveness and financial autonomy

This means Europe has a strong insurance sector that protects people and businesses, supports economic stability and strengthens Europe's role in the global economy.

### A strong insurance sector supports Europe's resilience, investment and competitiveness.

Insurance already plays a key role in supporting the EU's objectives. It protects people and businesses against risk, supports recovery when things go wrong and gives them the confidence to plan, invest and innovate.

It also helps people save for the future through savings and retirement products. At the same time, insurers invest large amounts of long-term capital in the economy, supporting growth, infrastructure, innovation and Europe's competitiveness.

With a stable, proportionate and smarter regulatory environment, insurers can do even more to support consumers, sustainable growth and Europe's future needs.

Insurance Europe is the European insurance and reinsurance federation. Through its 39 member bodies — the national insurance associations — it represents insurance and reinsurance undertakings active in Europe and advocates for policies and conditions that support the sector in delivering value to individuals, businesses, and the broader economy.

June 2026



[www.insuranceeurope.eu](http://www.insuranceeurope.eu)



Insurance Europe



Rue du Champ de Mars 23  
B-1050 Brussels - Belgium