

INSURANCE IN FRANCE

March 2026

SOME KEY DATA

2025 figures

France is the European Union's leading insurance market.

Insurance repairs the real world

Nearly 13 million new claims

were managed by insurers over the year, i.e. some 36,000 new claims per day. About 66% concern automobiles, 27% homes and more than 7% professional property.

More than 58 million

vehicles, almost 38 million homes and nearly 5 million businesses are insured in France.

€56bn

this is the total amount of compensation paid by insurers to individuals, businesses and local authorities for property damage or under liability coverage.

Insurers protect the health of the French population

In France, healthcare is covered by mandatory health insurance (Social Security) and supplementary health insurance (private).

96%

of French people benefit from supplementary health insurance.

Insurers covered

56%

of the total cost of household spending on optical, audiology and dental care in 2024.

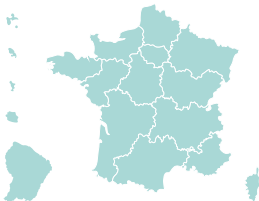
Employs people across the entire country

More than
300,000
people are working to protect the French people.

97%

of French people live **within 5km** of an insurance provider.

+10% Employment in the insurance sector has continued to rise steadily since 2019, compared with a 5.4% increase in total employment.



SOME KEY DATA

2025 figures

Insurers finance the economy with nearly €2.8bn in investments

64% of insurers' investments finance businesses, growth and employment.

25% of their investments are in company shares.

81% of French insurers' investments are made in France and the euro area.

Insurers manage savings entrusted by households

89% of insurers' investments come from life insurance placements, representing more than €2,300 billion.

Life insurance is the preferred savings product of French people.

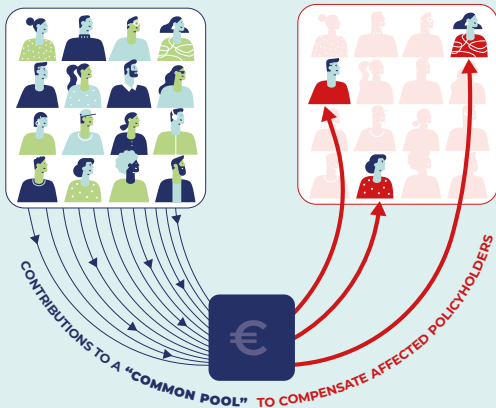
41% of households hold a life insurance policy. As a fundamentally versatile product, life insurance enables the French to finance all their projects. It is a **popular savings product**: 53% of farmers and 30% of blue-collar workers hold a policy (Insee, 2024).

20 million French people have life or retirement insurance and **43 million** are beneficiaries.

7.9 million French policyholders have subscribed to a retirement savings plan.

Insurance is based on the principle of risk pooling

Insurance protects individuals, businesses, associations, and local authorities in order to safeguard people, activities and property.



➔ It protects against the consequences of unforeseen events: fire, burglary, water damage, personal injury, etc.

➔ **Some insurance policies are compulsory:** motor liability for unintended damage caused to third parties; civil liability for certain professions (medical sector, construction, etc.).

➔ Others protect policyholders according to their situation and needs: travel insurance, school insurance, pet insurance, specific sports activities, etc.

➔ Insurance works when **4 conditions** are met:

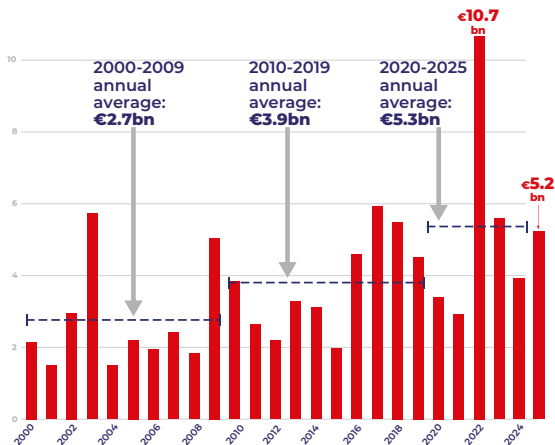
- the risk is random;
- it can be mutualised;
- its impact can be quantified;
- with an acceptable cost.

➔ Certain systemic risks, likely to affect a very large number of people at the same time, cannot be covered by private insurance alone and require **public-private partnerships**. This is the case, for example, with natural disasters.

**Insurers support victims
of climate disasters alongside
public authorities**

€5.2bn

This is the cost of
climate-related claims.



Climate-related claims in France

(in billions of euros at constant exchange rates)

In France, the annual climate-related claims amount to an average of €5.3 billion over the last 5 years, significantly higher than in the previous decade.

Prevention is key to the insurance sector.

Individually or collectively via their association **Assurance Prévention**, French insurers carry out actions to raise awareness of road, health, domestic, natural and digital risks among the general public. Prevention is also involved when subscribing to company insurance contracts.

The industry works in partnership with public authorities and numerous organisations bodies on these issues.

The purpose is to contribute to **risk education** and develop a **culture of prevention within society**.



26, boulevard Haussmann
75009 Paris

Rue du Champ de Mars 23
1050 Ixelles - Bruxelles

franceassureurs.fr

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France Assureurs.

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Vanessa Vansteelandt