

REPORT

Violence in close
relationships

Violence in close relationships and especially the violence of men towards women, is one of our largest social issues.

Such crimes and types of abuse is the pinnacle display of a lack of equality between men and women and leads to serious criminal actions.

However, insurance in cases of domestic abuse, and violence in close relationships, has for a long time been essentially null and void. The Swedish insurance industry has historically made use of an exception that infers that assault coverage in certain insurances does not apply when the attacker is in the insured party. This has meant that the coverage has not been applied if the perpetrator and the victim are of the same household and live under the same roof.

Forena, the trade union in the insurance sector, conducted a survey in 2022 and urged the industry to act and remove the exception in assault coverage. In this follow-up report, we now discern a shift as several insurance companies — which make up the majority of the industry — have removed the exception. As for the issue of additional protection without the requirement of a conviction, the insurance industry still has a long way to go.

Forena's survey for 2024 shows that:

- 7 out of 11 insurance companies — that together constitute about 95 percent of the home insurance industry — have removed the exception in assault coverage.
- 5 out of 11 insurance companies — that together constitute about 73 percent of the home insurance industry — offer additional protection.
- Few countries in Europe, aside from Sweden and Iceland, have removed the exception in assault coverage.

It is positive that an increasing number of insurance companies have reevaluated the exception in home insurance. It's entirely reasonable that women and men should expect equal compensation. It's also what the law says. Compared to two years ago, a larger number of insurance companies have acted and it's a welcome sight to see that the insurance companies' executors in Sweden have a responsibility to follow the law and understand that they are a part of the solution of one of our biggest social issues.

Forena would still like to see an industrywide praxis in order to create a cohesive strategy.

Forena wants the insurance industry to push the development forward and to see that the insurance companies who have not removed the exception in assault coverage do so.

That all insurance companies append additional protection that includes compensation for additional costs covering emergency accommodation, proxy, and crisis intervention, as well as abolishing the requirement of a conviction.

That the Swedish insurance industry take charge in ushering Europe's insurance industry toward action in the issue of violence in close relationships.

It is our hope that the entire insurance industry that provides home insurance stands behind a modern and equal shaping of assault coverage. Not only to ensure that everyone – no matter their gender – will be able to be presented with safety in their homes, but also to follow the intentions in the law regarding equality in insurance calculations.

