

# Insurance stress test

Stress tests are a regular supervisory tool to assess the resilience of the European insurance sector

## 2021 Insurance stress test

The 2021 exercise assesses the vulnerability of the capital and liquidity positions of the European insurance sector against prolonged COVID-19 scenario in a “lower for longer” interest rate environment.

[Insurance stress test 2021](#)

## 2018 Insurance stress test

The 2018 exercise is tailored to assess the vulnerability of the European insurance sector to specific adverse scenarios and will be based on a sample of 42 insurance groups.

[Insurance stress test 2018](#)

## 2016 Insurance stress test

The 2016 exercise is tailored to assess the insurance sector’s vulnerabilities to a combination of market risk adverse scenarios.

[Insurance stress test 2016](#)

## 2014 Insurance stress test

The aim of the exercise in 2014 is to test the resilience of insurers regarding market risk under a combination of historical and hypothetical

scenarios

[Insurance stress test 2014](#)

## [2011](#) Insurance stress test

On 4 July 2011 EIOPA announced the results of its second European insurance stress test. To read the press release please visit our News & Press section. You will find the remarks of EIOPA's chairman, Gabriel Bernardino, highlighting the results of the insurance stress test in Speeches & Presentations.

[Insurance stress test 2011](#)

LAST UPDATED ON:  
9 Apr 2021