LUXEMBOURG

About **Lalux Assurances-Vie**

The Group La Luxembourgeoise was founded in 1920 and has evolved since to become one of the most important players in the national financial sector.

The three companies of the group, covering life insurance, non-life insurance and health insurance, are among the leaders on the Luxembourg insurance market.

One of its most recent undertakings is the acquisition of the employee benefits activities of Cardif Lux Vie which was already part of the Insurope Network.

Local strengths **USPs**

The group has around 517 staff members and had a premium income of 646 million € in 2024.

They cover 1/3 of the local market of insured occupational pension schemes (more than 2000) and they are a very financially stable company as the cover of the solvency margin of the company in 2024 was 226%, thereby largely exceeding the legal minimum.

They dispose of a dedicated local team of approximately 50 professionals (whereof 12 actuaries), all multilingual and in most cases with a seniority of more than 10 years.

This allows an efficient provision of service by a team in direct contact with the supervisory authorities.

Facts & figures

- Insurope member since: 2020
- Financial Rating Banque et Caisse d'Epargne de l'Etat: AA+ from Standard & Poor's, Aa2 from Moodys

Average Turnaround Times

- General Questions: 15 Working Days
- Local Quote: 15 Working Days
- Annual Renewal: As described in contract
- Death Claims: When file completed
- Disability Claims: When file completed
- Medical Claims: N/A

Benefits

- Insurable Benefits: ADLP
- Poolable Benefits: DL

Minimum lives criteria

- For a group quote: no minimum
- For pooling contract: no minimum

Local contact information

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