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**REPUBLIKA E SHQIPËRISË**  
**AUTORITETI I KONKURENCËS**

**PRESS RELEASE**

**The Competition Authority places second-tier banks under preliminary investigation.**

The Competition Authority has initiated a preliminary investigation into second-tier banks for potential abuse of dominant position related to the product “life insurance for credit”.

Following the receipt of a complaint, the Competition Authority began a monitoring procedure in the life insurance market for loans. Thereafter, the Competition Commission, after assessing the presence of sufficient data warranting further investigation into how second-tier banks manage this product, reviewed the Competition Secretariat's proposal in its meeting on 07.11.2024 and approved the opening of a preliminary investigation into this market.

The report submitted by the Competition Secretariat indicated that the market share distribution in the life insurance market for loans does not correspond to the overall market share of the individual life insurance companies. This discrepancy may be due to exclusionary practices of an anti-competitive nature, which prevent customers (borrowers) from freely selecting life insurance providers for their loans.

Such conduct by banks in the life insurance market for credit could result in a restriction of competition, as defined by Article 9 of Law No. 9121, dated 27.03.2003, “On the Protection of Competition.”

For these reasons, the Competition Commission, by Decision No. 1130, dated 07.11.2024, resolved to open a preliminary investigation into the life insurance market for credit. The investigation will cover the period from 7 November 2021 to 7 November 2024.