



REPUBLIKA E SHQIPËRISË
AUTORITETI I KONKURENCËS

PRESS RELEASE

Based on several announcements in recent days in the online media, the Competition Authority deems it necessary to inform the public that, yes, with decision no. 1171, dated 26.03.2025, the Competition Commission has decided to open an in-depth investigation procedure in the life insurance intermediation market for loans that require life insurance for enterprises: OTP Bank Albania SHA, Banka Kombëtare Tregtare SHA, Credins Bank SHA, Raiffeisen Bank SHA, Banka e Tiranës SHA, Intesa SanPaolo Bank Albania SHA, Union Bank SHA, E-Business Solutions SHPK, United Bank of Albania SHA, American Investment Bank SHA and Abi Broker Sigurimesh SHA and in the lending market with life insurance for loans granted within the bank to Banka e Para e Investimenti SHA and Banka Procredit SHA in the life insurance market for loans.

This investigation was opened on the basis of data collected during the preliminary phase and aims to verify whether a practice existed in this market that may have restricted competition and freedom of choice for consumers. The investigation is not directed at a single bank or insurance company, but includes a significant number of banks and intermediaries, covering the entire market in question.

At this stage, the procedure is ongoing and there are no final results yet, let alone a final decision by the Competition Commission.

The Authority takes this opportunity to reiterate that, while respecting the informative role of the media and the public's right to be informed, it also attaches equal importance to the right of enterprises to exercise their activity in a fair competitive environment and to preserve their good name. Banks and insurance companies constitute one of the main pillars of the economy and each investigation process of the Authority is carried out impartially, with transparency and in full respect of the law.