



**The Future of Swedish Personal Lines
Insurance Distribution**
How consumers will choose to purchase
motor, home and health insurance
September 2026

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Executive summary

This report draws on a survey of 1,056 Swedish consumers conducted in June 2026. It explores current purchasing behaviour, future channel preferences and attitudes towards the distribution of motor, home and health insurance. The findings suggest that Swedish insurance distribution is entering a period of structural change: digital adoption is accelerating, while trust, clarity and simplicity remain critical drivers of consumer decision-making. Digital distribution is set to grow, but technology alone will not determine which insurers are best positioned to succeed. Against this backdrop, three findings stand out as particularly relevant to insurers and distributors.

Understanding coverage, not price, is the biggest challenge

Consumers' greatest frustration when buying insurance is understanding what a policy covers. Far fewer cite price transparency or comparing providers as their primary challenge. For insurers, this presents both a challenge and an opportunity. One implication is that price transparency alone may offer limited scope for differentiation in a mature and competitive market. This increases the importance of cost efficiency and scale, but also of demonstrating value through clearer coverage, relevant service and a strong customer proposition.

The good news is that insurers can still differentiate by demonstrating value: expanding choice and helping customers better understand the protection they receive. As insurance purchasing becomes increasingly digital, the ability to explain products clearly is likely to become an important competitive differentiator. Generative AI could support this by helping insurers explain coverage, exclusions and customer value more clearly and consistently.

Digital self-service is becoming the preferred channel, but trust remains the foundation

Today, motor and home insurance are purchased through a mix of digital and phone-based channels, while health insurance remains more dependent on human interaction. Looking ahead, digital self-service emerges as the preferred purchase channel across all three product categories when price and coverage are held equal. However, the digital experience itself ranks below trust, price and service quality in importance. The findings suggest that digitalisation alone is unlikely to create differentiation. Instead, successful digital journeys must reinforce trust, clarity and customer confidence. The survey also supports a pattern identified in previous studies: a credible digital channel is increasingly a prerequisite for reaching younger consumers, while older generations continue to rely more heavily on traditional channels.

Trust remains one of the industry's strongest competitive assets

Traditional insurers continue to enjoy a significant trust advantage over alternative distributors and are trusted by a clear majority of consumers across all age groups. Trust in banks, healthcare providers, brokers and digital platforms varies considerably across demographic groups, whereas trust in traditional insurers remains consistently strong across generations. Notably, relatively few consumers identify trust as a major source of frustration in the insurance purchasing journey, yet it remains one of the most important factors when choosing a provider or distribution channel. As distribution models continue to evolve, this gives established insurers a powerful competitive advantage in an increasingly digital and embedded marketplace.

What does this mean for insurers?

The opportunity is not simply to digitise insurance distribution, but to redesign it. Consumers are increasingly open to digital and embedded purchasing models, provided that these deliver the same level of trust traditionally associated with insurers. The companies most likely to succeed will combine trusted brands with intuitive, personalised digital experiences, clear explanations of coverage and relevant ecosystem partnerships.

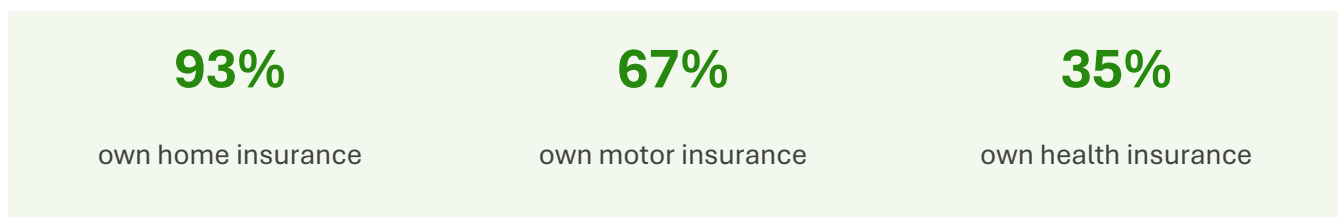
This is also where the challenge lies for Swedish and Nordic insurers, as well as insurers in other mature markets. Insurance has traditionally relied heavily on standardised products and processes, and customer journeys have not always been designed around individual needs. The digital customer journey must be fundamentally different and ideally tailored to the individual. Yet this creates a tension for Nordic insurers: pursuing lower costs and economies of scale requires standardisation, while personalisation requires greater flexibility. The insurers most likely to succeed will be those that strike the right balance, which will require a fundamentally new discipline across the industry.



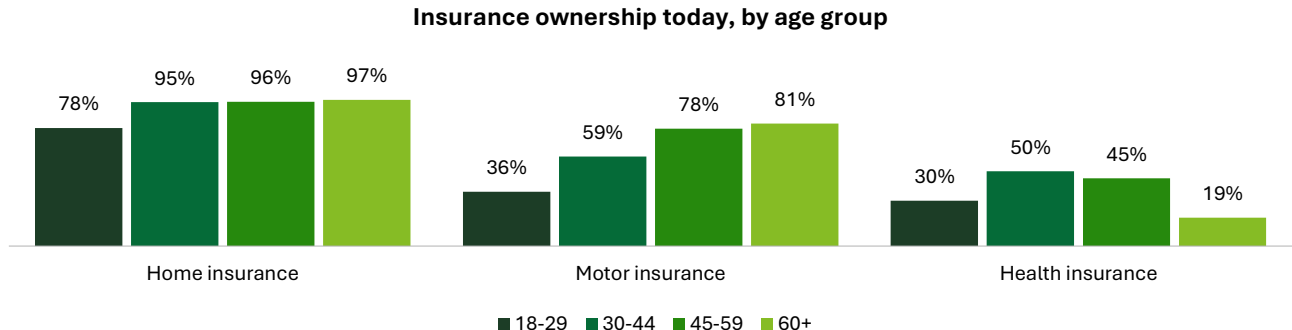
Understanding today's insurance landscape

Before looking at where insurance distribution is heading, it is worth establishing where Swedish consumers stand today—what they own, and how and why they bought it.

The figures presented below reflect responses from the full survey sample of Swedish consumers. Results shown by insurance type are based only on respondents who currently hold that insurance product.



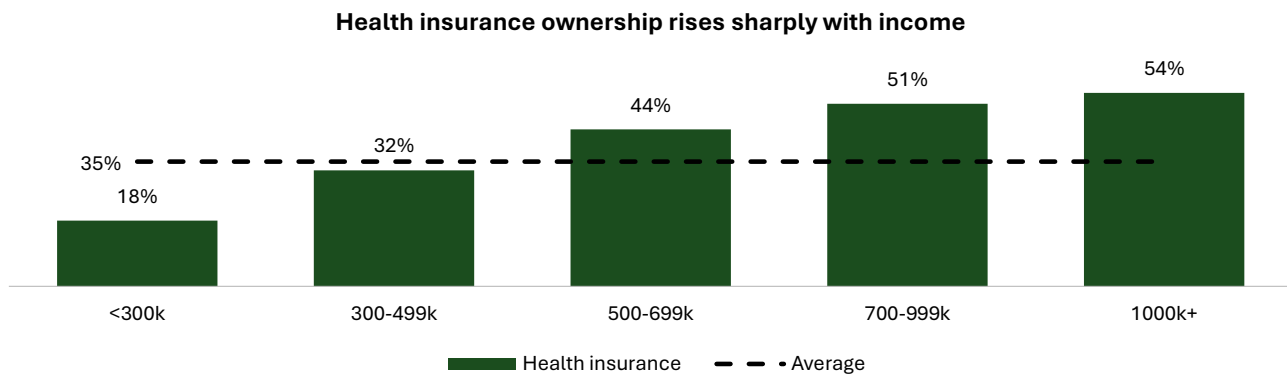
Insurance ownership is near-universal for home and motor insurance, but far more selective for health insurance



Home insurance is close to a default product in Sweden, owned by 93% of respondents, followed by motor insurance (67%) and health insurance (35%). Ownership of both home and motor insurance rises with age. Motor insurance ownership, for example, increases from 36% among 18–29-year-olds to 81% among consumers aged 60+, largely reflecting life-stage factors such as car and home ownership.

Health insurance ownership ranges from just 18% among the lowest income-group to 54% among those earning SEK 1,000,000+

Over the past three years, 42% of policyholders have switched provider or purchased new home or motor insurance. This points to an active market in which many consumers have recently reconsidered their provider or purchase channel.



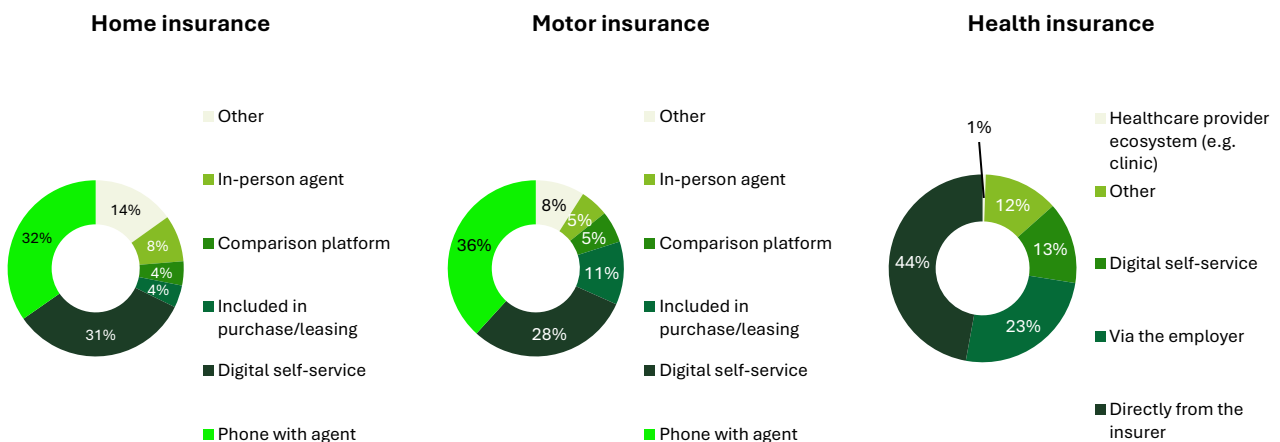
Health insurance ownership rises steadily with income, from 18% among the lowest earners to 54% among those earning SEK 1,000,000 or more. It follows a similar pattern by employment status: 48% of full-time employees have health insurance, compared with 18% of retirees and disability pension recipients and 27% of those in other occupational categories. Ownership also rises with household size, from 23% among single-person households to around 50% among households of three or more. This suggests that household composition may also influence demand, although the survey does not establish the underlying reason for this relationship. Overall, health insurance ownership is concentrated among higher-income consumers, full-time employees and larger households rather than being evenly distributed across the population.

These ownership patterns suggest an opportunity for providers serving affluent and employed customer segments to integrate health insurance into broader financial protection propositions. Such propositions could combine health insurance with retirement planning, financial security and other forms of personal protection.

How Swedes buy insurance today—and why

At a glance, motor and home insurance are still bought through an even mix of digital and phone-based channels, while health insurance is more often purchased directly from the insurer or provided through the employer.

Current Purchasing channels in Sweden

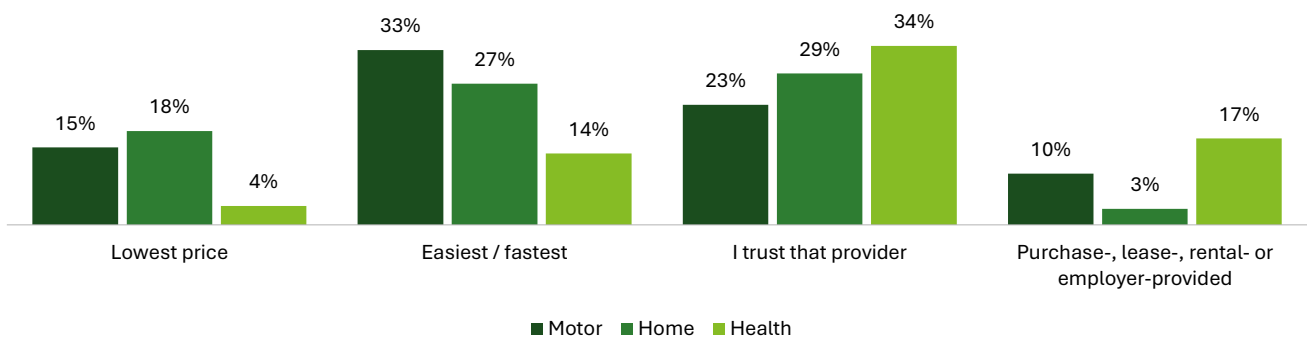


For motor and home insurance, digital self-service and phone-based channels are used at broadly similar levels today. Motor insurance is purchased digitally by 28% of respondents and over the phone by 36%, while home insurance is split almost evenly between the two channels. When phone-based and in-person

channels are combined, human-assisted purchasing remains more common than digital self-service for both products. Digital motor insurance purchasing is particularly common among higher-income consumers, rising from 18% in the lowest-income group to 47% among those earning SEK 1,000,000 or more. Health insurance follows a different pattern: only 13% purchase digitally, while 44% buy directly from the insurer and 23% receive it through their employer.

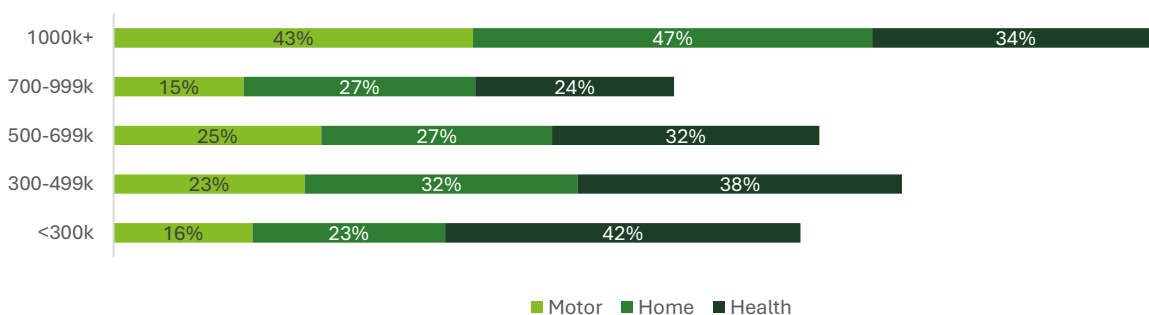
The overall balance between digital and phone-based purchasing masks clear demographic differences. Among 18–29-year-olds, digital self-service leads for home insurance at 52%, compared with 13% for phone; among consumers aged 60+, the pattern is reversed, at 17% and 46%, respectively. Renters are also more likely to purchase home insurance digitally than those living in detached houses. For health insurance, the pattern is different: it is primarily employer-provided among working-age consumers and more often purchased directly by retirees. Digital purchasing is highest among 18–29-year-olds at 24%, compared with 2% among consumers aged 60+.

Why consumers chose their channel: trust leads for home and health, ease and speed for motor



Trust in the provider is the leading reason for choosing a home (29%) or health insurance (34%) channel, while ease and speed dominate for motor insurance (33%). Employer-provided insurance is already meaningful for health insurance (17%), but marginal for embedded motor (10%) and home insurance (3%). Trust rises sharply with income for motor and home insurance, becoming the dominant reason among higher-income groups—but not for health insurance, where trust is strongest among lower-income groups. Price, meanwhile, plays only a minor role for health insurance (just 4% cite it as their reason, versus 15% for motor and 18% for home). Together, these findings suggest that convenience plays a stronger role in motor insurance channel choice, while trust carries greater weight for home and health insurance.

Why consumers chose their channel: Trust as main reason, across income groups



Trust plays a different role in health insurance channel choice. Among the lowest earners, trust in the provider is the leading reason, cited by 42%, compared with 16% for motor insurance and 23% for home insurance at the same income level. Among the highest earners, trust remains important for health insurance at 34% but ranks below the corresponding figures for motor and home insurance. Overall, the findings indicate that trust carries considerable weight across income groups, although its relative importance differs by product.

The future of insurance distribution: Channels and new business models

This section examines how Swedish consumers want to purchase insurance in the future and which new business models they are open to. Before examining future channel preferences, it is important to understand the frustrations consumers experience today, as these indicate what future channels and business models will need to address.

The biggest frustration is not price transparency—it is the lack of clarity around what value and coverage customers receive

Understanding what the insurance covers is the most common frustration (40%), ahead of comparing providers (22%) and price transparency (12%). Trust is cited less frequently as a frustration (9%), indicating that distrust is not a common source of friction in the purchasing process, even though trust remains important when choosing a provider or channel. Trust-related frustration also varies by age: 13% of consumers aged 18–44 report that providers are difficult to trust, compared with 5% of those aged 60+.

This suggests that younger consumers are both more open to alternative distribution models and more likely to expect providers to actively earn their trust.

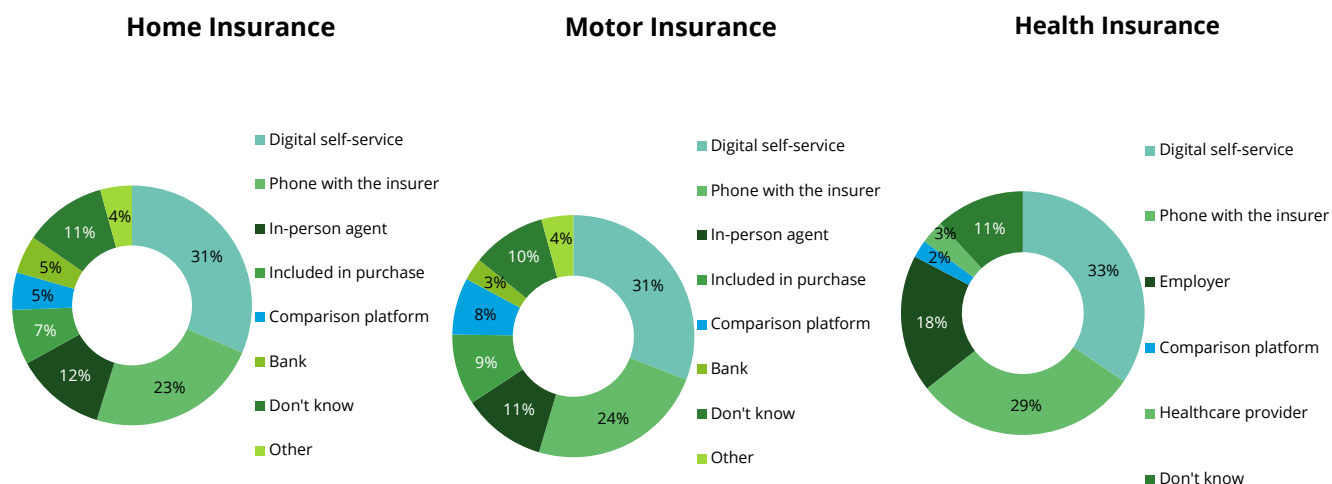
Implications for insurers: Insurers need to make coverage, exclusions and value easier to understand and compare across all distribution channels, including digital self-service, phone-based and adviser-led journeys. Product clarity should therefore be treated as a core capability across product design, communication and distribution.

In some highly transparent markets, insurers have experimented with displaying competing quotes within their own digital journeys, reducing the need for customers to visit a separate comparison platform. This approach may include showing lower-priced alternatives. The rationale is that greater transparency can strengthen trust and customer confidence, potentially outweighing the risk of losing individual sales to competitors.

Digital self-service becomes the clear front-runner when price and coverage are equal

When price and coverage are held equal, digital self-service becomes the preferred channel. This indicates that digital self-service has the potential to gain share from traditional channels as adoption continues to increase.

Preferred future channel

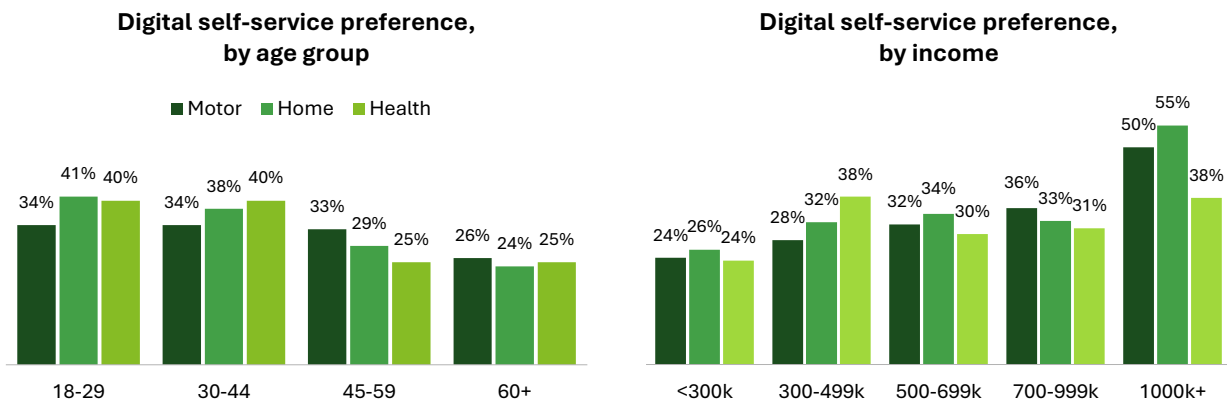


Across all three products, digital self-service and phone remain the two dominant channels, but several smaller categories are worth highlighting. Comparison platforms attract relatively low stated preference across all three products (8% for motor, 5% for home and 2% for health). One possible explanation is that consumers use these platforms for research and price comparison rather than as the final purchase channel.

Generative AI could expand the role of comparison platforms by enabling more conversational forms of research, advice and provider matching. Early AI-enabled brokerage models are beginning to emerge, although their long-term impact on insurance distribution remains uncertain. Evidence from the United States indicates that some motor and home insurance customers already use AI tools to research products and coverage, understand existing policies and shop for quotes or new policies.¹

Brokers, included in the “Other” category above, account for a negligible share across all products (0–1%). Banks and mortgage providers also rank low as preferred insurance channels: only 5% select them for home insurance, despite its natural link to a mortgage, and only 3% for motor insurance. Phone-based channels are a minority preference among 18–29-year-olds, selected by only 5% for home insurance and 11% for motor insurance. For this age group, phone-based contact therefore appears to be a marginal rather than a secondary option. Embedded or purchase-included options, such as car leases, home purchases and marketplaces, also remain minor stated channel preferences at 7–9%. This contrasts with the substantially higher appeal of bundled motor insurance, suggesting a gap between interest in bundling and expectations of using it as a purchase channel.

¹ J.D. Power, *U.S. AI Insurance Experience Study*, 2026.



Preference for digital self-service declines steadily with age across all products. Income shows an even clearer pattern: preference rises from 24–26% among the lowest earners to 38–55% among the highest, indicating that both age and income are associated with channel preference. Higher-income consumers show particularly strong demand for digital self-service, while lower-income consumers and those aged 60+ are more likely to prefer human contact.

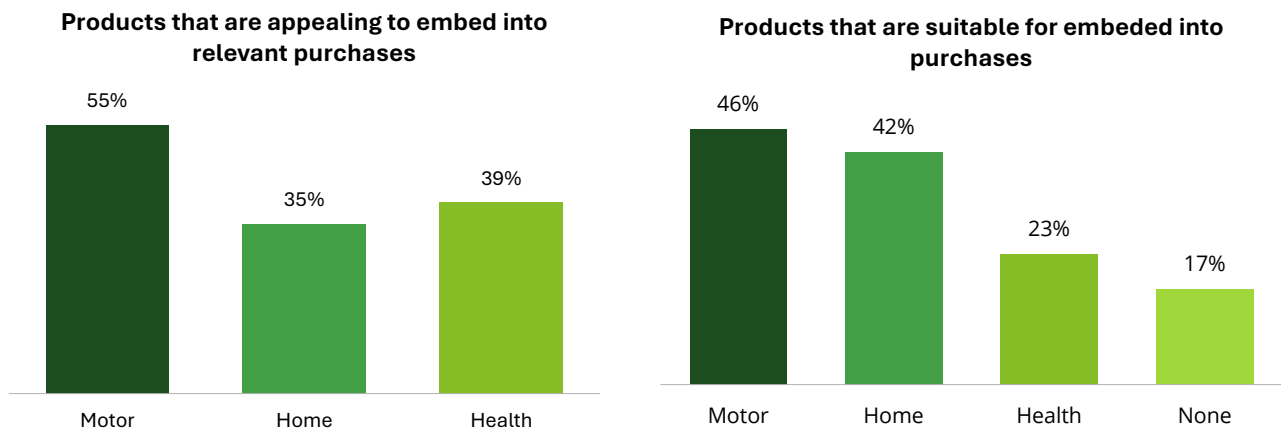
Implications for insurers: Insurers should combine strong digital self-service with continued access to phone-based and adviser-led support. Channel design should reflect differences in customer needs rather than relying on age alone as a proxy for digital readiness.

What do we see elsewhere? Compared with other European markets, the Nordics display several distinctive characteristics. Consumers aged 60+ appear more inclined towards digital self-service than their counterparts in many other markets, potentially reflecting the relatively high level of digital adoption among older consumers in the region. For younger consumers and families, however, the future direction is less certain. In several European markets, the digital insurance marketplace is already more developed and includes a broader range of full-service financial platforms, digital-native insurers, managing general agents and embedded insurance providers. As similar propositions become more widely available in Sweden, the market for digital insurance self-service could develop more rapidly—and potentially along a different path.

Banking provides one indication of how this development may unfold. Deloitte’s Digital Banking Maturity 2024 study assessed 349 banks across 44 countries and found that more than 200 banks offered customers a fully digital, end-to-end home and contents insurance quote-and-bind journey integrated into the mortgage process. In these journeys, insurance is presented digitally at a relevant point in the customer journey, without requiring direct interaction between the customer and the bancassurance provider. This illustrates how insurance can increasingly become part of a broader financial-services journey rather than a separate purchase.²

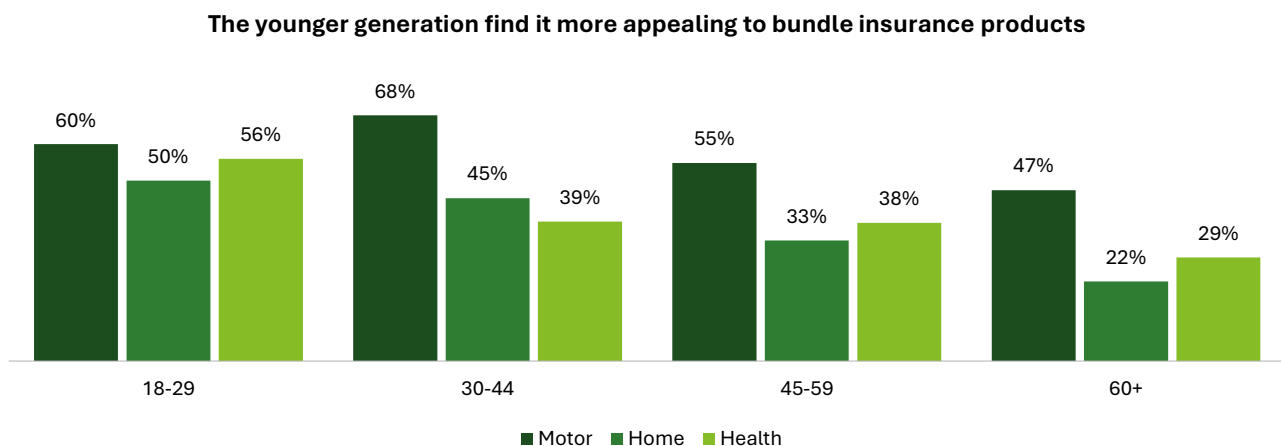
Motor and home offer the fastest path to market for embedded insurance, while health holds potential if product design can overcome consumer unfamiliarity

² Deloitte, *Digital Insurance Maturity 2025*, 2025.



Appeal for a concrete embedded insurance scenario is highest for motor insurance (55%), followed by health insurance (39%) and home insurance (35%). However, the pattern changes when respondents are asked more abstractly which insurance type is generally best suited to bundling. In this more abstract framing, motor insurance (46%) and home insurance (42%) rank highest, while health insurance falls to 23%. Respondents therefore show greater interest in bundled health insurance when the proposition is presented in a concrete scenario, even though they do not generally view health insurance as a natural candidate for bundling.

The gap between the appeal and perceived suitability of bundled health insurance may reflect limited familiarity with the concept. Motor and home insurance are more readily associated with established transactions such as car leases and mortgages, while health insurance has no equally familiar equivalent in Sweden.



Younger age groups show the strongest interest in embedded insurance across all three product categories. Among 18–29-year-olds, 56% find bundled health insurance through a subscription service appealing, compared with 29% among those aged 60+. Home insurance follows a similar pattern, declining from 50% among 18–29-year-olds to 22% among consumers aged 60+. Motor insurance has broad appeal across all age groups, but interest is highest among 18–44-year-olds, at 60–68%, compared with 47% among those aged 60+. Across all three products, younger respondents consistently find embedded insurance more appealing, while consumers aged 60+ remain comparatively more attached to traditional direct channels.

Implications for insurers: This gap may indicate that interest in bundled health insurance is constrained partly by unfamiliarity with the concept rather than by a lack of underlying interest. Motor and home insurance nevertheless offer clearer near-term opportunities for distribution through car dealers, leasing companies and mortgage providers, as appeal and perceived suitability are already more closely aligned.

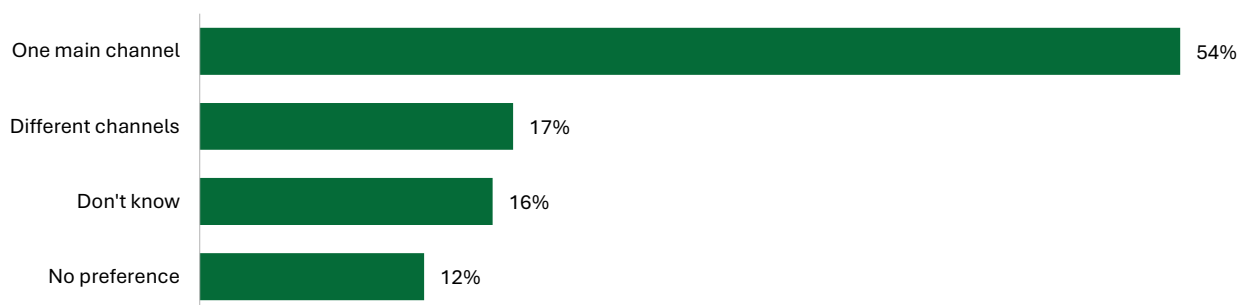
What do we see elsewhere? One possible explanation for the relatively low preference for embedded insurance is that consumers may have limited exposure to what is currently possible in the market. In practice, embedded insurance can simplify the purchasing process by integrating coverage directly. Customers may have little reason to seek out home insurance separately if an integrated solution is already offered as part of a mortgage or property transaction. Given that insurance is generally viewed as a necessity rather than a product consumers actively seek out, solutions that simplify the purchase process have the potential to be highly attractive.

Internationally, insurers, managing general agents, retailers, utility providers and investors are making significant investments in embedded insurance. Forecasts for global embedded property and casualty (P&C) sales reach as high as USD 700 billion by 2030, and the market is growing rapidly.³ Even some of the world's largest non-life insurers, such as Chubb, provide insurance products and technology through embedded distribution partnerships in which digital platforms integrate bespoke insurance for the relevant asset into their customer journeys.⁴

International evidence suggests that embedded motor insurance is moving from concept to a tangible distribution model. Deloitte's 2025 Global Automotive Consumer Study found that interest in purchasing insurance directly from vehicle manufacturers ranged from 32% in Germany and 37% in Japan to 41% in the US and 42% in the UK, with considerably higher levels in several Asian markets.⁵ This supports the view that motor insurance is a natural entry point for embedded distribution—and that insurers may increasingly need to compete or partner for customer access within the vehicle purchase and ownership journey.

Most Swedes want one main channel—but younger consumers are less decided

A majority want one main channel for all their insurance



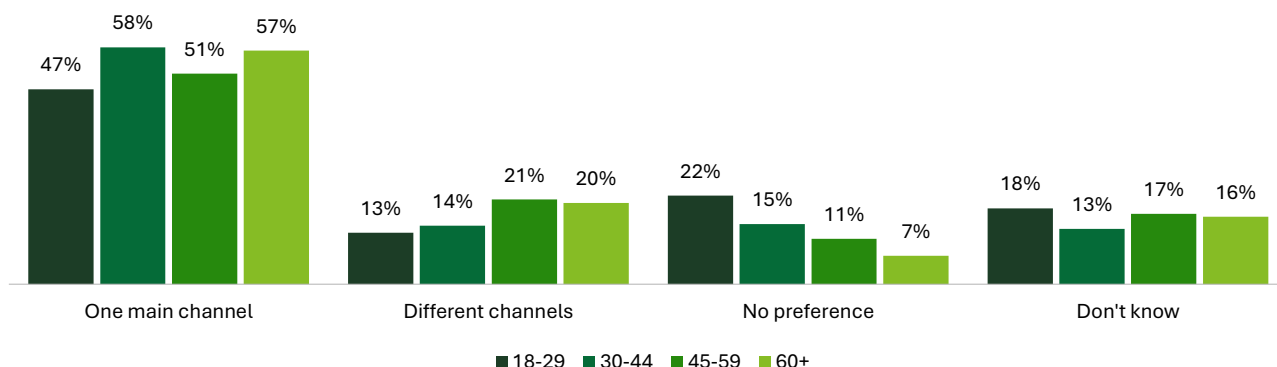
A majority of respondents (54%) would prefer one main channel for all their insurance needs, compared with 17% who would prefer different channels for different products. This does not necessarily conflict with interest in embedded or bundled insurance. Rather, it suggests a preference for simplicity and a low appetite for managing multiple provider relationships. A single trusted channel could still incorporate insurance from several providers or partners.

³ Deloitte. (2023, 27 July). *Embedded insurance is poised for exponential growth*. Deloitte Insights.

⁴ Chubb, *Chubb Launches AI-Powered Embedded Insurance Engine*, 2025.

⁵ Deloitte, *2025 Global Automotive Consumer Study*, 2025.

Younger Swedes are less committed to a single channel



The preference for one main channel is weaker among 18–29-year-olds (47%) than among any other age group. However, only 13% prefer different channels, while 22% report no preference—roughly twice the share among consumers aged 45–59 and 60+. This suggests that younger consumers are more undecided rather than actively opposed to using one main channel. One possible explanation is that they have had fewer opportunities to establish a settled channel preference. Higher-income consumers show a different pattern: 25% actively prefer different channels for different products, compared with 13% of the lowest-income consumers. Younger consumers therefore appear more undecided, while higher-income consumers are more likely to express a deliberate preference for multiple channels.

One possible explanation is that younger consumers are more familiar with platform-based purchasing models in which products from multiple suppliers are presented through a single interface. However, this interpretation should be treated as a hypothesis rather than a direct survey finding.

Generative AI may also create a new distribution layer through which customers can research, compare and, in some cases, obtain insurance quotes conversationally. Early examples already allow consumers to explore personalised options within AI platforms before completing the purchase either within the same journey or through a licensed intermediary. These developments remain at an early stage, and their long-term impact will depend on consumer trust, regulatory requirements, data access and the allocation of responsibility between insurers, brokers and technology platforms. For insurers, the strategic question is therefore not only whether customers will use AI-enabled purchasing journeys, but also which organisations they will trust to act on their behalf.

Why consumers prefer different distribution channels

This section unpacks what Swedes value when choosing a channel, whom they trust to sell insurance, and what holds them back along the way.

90%

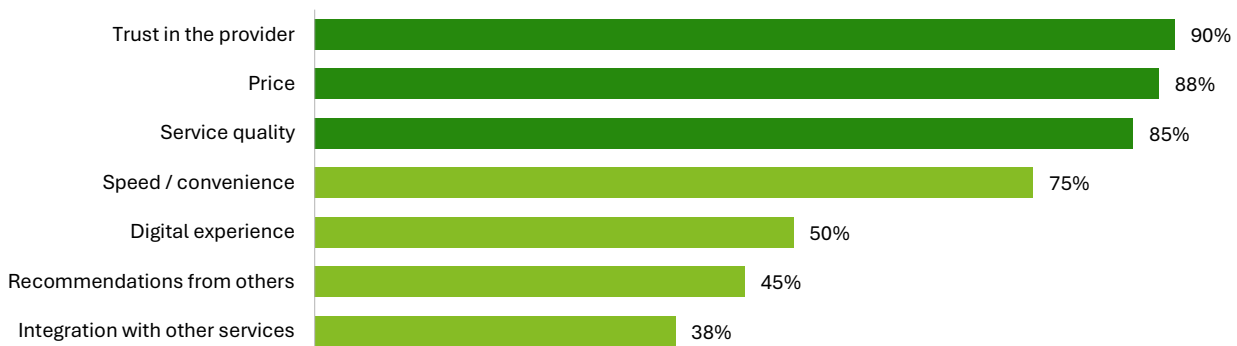
Consider trust in the provider important

70%

Trust traditional insurers to sell insurance

Trust and price remain the foundation; digital experience should reinforce them, not replace them

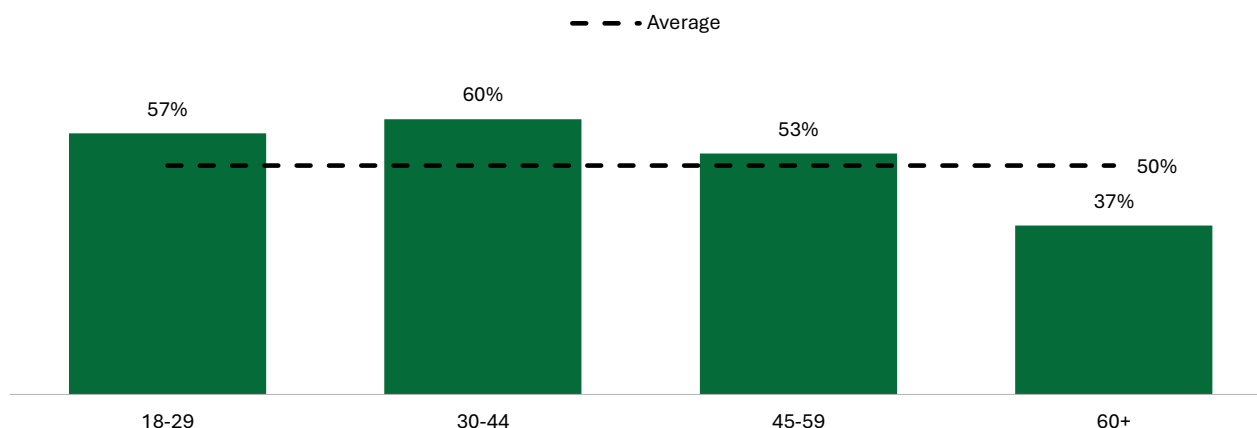
Trust, price and service quality dominate future channel choice



When deciding where to purchase insurance, respondents place the greatest importance on trust in the provider (90%) and price (88%), followed by service quality (85%) and speed and convenience (75%). Digital experience ranks lower at 50%, ahead only of recommendations from others (45%) and integration with other services (38%). Digital experience therefore appears to function primarily as an enabler of trust, value and service quality rather than as a differentiator in its own right.

Age adds an important layer to this picture. The importance of trust and service quality increases with age, indicating that older consumers place greater weight on these factors. Speed and convenience, by contrast, are valued consistently across age groups and appear to be broadly shared baseline expectations.

The importance of digital experience when choosing an insurance purchase channel declines with age



Digital experience matters more to younger consumers and declines sharply in importance among those aged 60+. However, it does not overtake trust, price or service quality in any age group, suggesting that younger consumers view a strong digital experience as a baseline expectation rather than a substitute for the fundamentals.

Implications for insurers: Digital channels need to translate established trust into relevant and transparent customer experiences. AI-driven personalisation can support this by tailoring guidance and communication to individual needs, but only when the customer benefit is clear. It should therefore be treated as a means of strengthening digital trust, not merely as an efficiency tool.

Evidence from the wider EMEA insurance market also suggests that personalisation needs to be tied to a clear customer benefit. Deloitte’s Digital Insurance Maturity 2025 study identifies hyper-personalisation, real-time analytics and contextual communication as important components of leading digital insurance experiences. At the same time, it emphasises that digital journeys must minimise friction, strengthen trust and integrate human interaction where it adds value. For insurers, this supports using data and AI to make guidance, communication and service more relevant—not simply to increase the degree of personalisation.

Some personal lines insurers are moving beyond broad demographic segmentation towards behaviour-based customer journeys. Traditional variables such as age, household composition and location can help describe customer groups, but they are often imperfect proxies for individual needs and purchase behaviour. Behavioural or action-oriented segmentation instead uses observable signals—such as search patterns, website activity and previous interactions—to identify differences that can inform the next best action.

One illustrative model distinguishes between price-sensitive customers, security-oriented customers, quality seekers and customers with low engagement. Such models can help insurers adapt guidance, messaging and channel support to customers’ likely priorities. However, their effectiveness depends on data quality, appropriate consent and clear customer benefit. The survey findings suggest that a purely price-led approach would be insufficient, as coverage clarity, trust and service quality also play central roles in channel choice.

Traditional insurers hold a unique trust advantage across the market

Traditional insurers are trusted by a clear majority of consumers (70%), far ahead of banks (40%) and all other potential distributors. Trust drops substantially beyond these categories, with brokers, car dealers, housing platforms and Big Tech marketplaces all receiving low trust scores. The findings suggest that consumers continue to draw a clear distinction between companies that provide insurance and those that may help distribute it.

Traditional insurers maintain a trust advantage across all age groups

Age	18-29	30-44	45-59	60+	Total
Traditional insurers	68%	63%	70%	76%	70%
Banks	52%	40%	36%	38%	40%
Pension companies	36%	32%	24%	29%	30%
Healthcare providers	34%	38%	26%	17%	27%
Car dealers/leasing	20%	20%	13%	10%	15%
Housing platforms	23%	21%	9%	7%	14%
Brokers	20%	16%	13%	9%	13%
Big Tech marketplaces	17%	13%	5%	2%	8%

Traditional insurers retain broad and stable trust across age groups, ranging from 63% to 76%. Younger consumers are nevertheless more open to alternative distributors, particularly banks, pension companies and healthcare providers. This gives established insurers a strong cross-generational position, while suggesting that younger consumers may be more receptive to digital, embedded and partner-led models.

Implications for insurers: Insurers should use their trust advantage to support new channels and partnerships while ensuring that their brand, accountability and credibility remain visible to the customer.

What do we see elsewhere? Deloitte's Digital Insurance Maturity 2025 study shows that trust and persuasion remain areas with significant room for improvement in digital insurance journeys across EMEA. The study highlights the importance of reassuring customers about data usage, clearly explaining the service they can expect and setting transparent expectations around response times. For Swedish insurers, this reinforces the view that established trust must be actively transferred into digital and partner-led journeys through transparent data governance, clear accountability and consistent customer communication.⁶

⁶ Deloitte, *Digital Insurance Maturity 2025*, 2025.



Strategic priorities for insurance leaders, 2027–2030

Swedish insurance distribution is moving towards a more digital, embedded and data-driven model, but technology alone will not determine the winners. The survey findings point to five strategic priorities for insurance leaders over the coming years.

1. Make product clarity a commercial capability

Insurers should treat product clarity as more than a communication issue. Coverage, exclusions and customer value need to be understandable at the point of purchase and throughout the customer relationship. This will require closer coordination across product development, pricing, distribution and customer experience. Generative AI can support this ambition, but only if it makes insurance easier to understand rather than adding another layer of complexity.

2. Transfer trust into digital and partner-led journeys

Traditional insurers enter the next phase of distribution with a significant trust advantage. The priority is to ensure that this trust remains visible when insurance is sold through digital self-service, embedded propositions or external partners. Insurers should define where their brand, advice and accountability must remain present, even when another organisation owns the customer interface.

3. Build a genuinely hybrid distribution model

Digital self-service is likely to gain share, particularly among younger and higher-income consumers, but human support will remain important at moments of complexity or uncertainty. Insurers should therefore avoid treating digital and adviser-led distribution as competing models. A stronger approach is to combine efficient self-service with access to human guidance when it adds the greatest value.

4. Prioritise embedded propositions selectively

Embedded insurance should not be pursued as a uniform strategy across all products. Motor and home insurance appear to offer the clearest near-term opportunities because customers can readily understand their connection to vehicle and property transactions. Health insurance may also have potential, but will require clearer propositions, stronger education and carefully chosen partners before it becomes an intuitive bundled product.

5. Balance personalisation with industrialised scale

Insurers need more relevant customer journeys while continuing to reduce costs and simplify operations. This requires a clear distinction between what should be standardised behind the scenes and what should feel personalised to the customer. Data and AI should be used where they improve guidance, relevance or convenience—not simply because greater personalisation is technically possible.

Appendix

Survey design

This report is based on a quantitative survey of 1,056 Swedish consumers, conducted between 3 June and 12 June 2026. All 1,056 responses were valid and included in the analysis.

The survey covered three core insurance products—motor, home and health insurance—and was structured around four themes: current ownership and purchasing behaviour; the channels and reasons behind respondents' most recent purchases; preferences for how they would buy insurance in the future if price and scope were held equal; and the broader criteria, trust levels and frustrations that shape channel choice across the market.

Respondents were segmented across a range of demographic and socioeconomic variables, including gender, age group, household income, education level, occupation, housing type and household size. This allowed the analysis to identify both overall market patterns and meaningful differences between segments—most notably by age and income, which repeatedly emerge throughout this report as the variables most strongly associated with channel preference and behaviour.

Unless otherwise noted, findings relating to the full respondent population are based on the full sample. Results concerning a specific insurance product are based on respondents who currently hold that product. Where a finding is broken down by a specific segment, such as age group or income bracket, the relevant base size applies. Percentages are rounded to the nearest whole number and may not always sum to exactly 100%.

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