



Prezados Senhores,

Para conhecimento e para pensar...

No Brasil, existe uma queixa (perfeitamente legítima) da complexidade elevada no cálculo dos tributos. No setor de seguros, a reclamação não é diferente. Mas, aqui vai uma provocação, será que essa crítica não pode valer também para outros lugares?

A Insurance Europe (entidade que representa as seguradoras dos 31 países desse continente) acaba de divulgar o estudo “Indirect taxation on insurance contracts in Europe”, que compila os impostos específicos nas operações desses produtos.

Ver...

www.insuranceeurope.eu/uploads/Modules/Newsroom/indirect-taxation-on-insurance-contracts-in-europe-2015.pdf

O que se observa é que praticamente não existe uniformidade de critérios, tanto em termos de dificuldades, como de valores. Por exemplo, uns cobram impostos sobre seguro de vida, outros não, e por aí vai.

Como ilustração, abaixo, os dados de dois países – Bélgica e França -, tão perto geograficamente, mas com políticas fiscais tão distintas.

Belgium

Class of insurance	Premium tax	Parafiscal taxes		
		National institute for health disability (INAMI)	Belgian Red Cross	Security fund for fire and explosion
Life				
- individual ⁽²⁾ (2a)	2%			
- other than individual ⁽³⁾ (3a) (3b)	4.4%			
Liability (RC)	9.25%			3% ⁽⁴⁾
Motor liability				
- cars / 2-wheeled vehicles	9.25%	10%	7.5% ⁽¹⁾	0.35% ⁽⁵⁾
- authorised taxis, vehicles used solely for hire with chauffeur, buses, coaches and their trailers ⁽⁶⁾	1.4%	5%	7.5% ⁽¹⁾	0.35% ⁽⁵⁾
- motor vehicles of a minimum of 3.5 tonnes and less than 12 tonnes ⁽⁵⁾ ⁽⁹⁾	1.4%	5%	7.5% ⁽¹⁾	0.35% ⁽⁵⁾
- motor vehicles or vehicles with trailers of at least 12 tonnes ⁽⁵⁾ ⁽⁹⁾	Exempt	5%	7.5% ⁽¹⁾	0.35% ⁽⁵⁾
Motor insurance supplementary accidental				
- cars / 2-wheeled vehicles	9.25%	10%	7.5% ⁽¹⁾	
- authorised taxis, vehicles used solely for hire with chauffeur; buses, coaches and their trailers ⁽⁶⁾	1.4%	5%	7.5% ⁽¹⁾	
- motor vehicles of a minimum of 3.5 tonnes and less than 12 tonnes ⁽⁵⁾ ⁽⁹⁾	1.4%	5%	7.5% ⁽¹⁾	
- motor vehicles or vehicles with trailers of at least 12 tonnes ⁽⁵⁾ ⁽⁹⁾	Exempt	5%	7.5% ⁽¹⁾	
Motor legal expenses	9.25%		7.5% ⁽¹⁾	
Legal expenses ^(5a)	Exempt			
Fire	9.25%		6.5% ⁽¹⁾	
Accident / health	9.25%			
- hospitalisation costs ^(6b)	9.25%	10%		
- accident at work ^(7a)	Exempt		4.13% ⁽¹⁾	
- group industrial disablement	4.4%			
Credit insurance	Exempt ^(7b)			



France

Class of insurance	Premium tax	Parafiscal taxes				
		Specific contribution of motor insureds	National guarantee fund (motor/hunting)	National agricultural catastrophe fund	Universal medical cover fund	Guarantee fund medical accident
Life or annuities	Exempt ⁽¹⁾					
Construction						
- craftsmen and constructors' 10 year guarantee	9%					
- works damage	9% ^{(2) (3) (4)}					
- single site policy	9% ^{(2) (4)}					
Hunting (liability)	9%		€0.02 per person covered			
Carriers' liability	Exempt					
Medical liability						€25, 20 or 15 per person covered
Agricultural damage	Exempt			11% ⁽⁵⁾		
- frost, storm, affecting crops	Exempt			Exempt		
Motor	18%					
- liability	18%	15%	1.2% + 0.8%			
. utility farm vehicles	Exempt	15%	1.2% + 0.8%	11% ⁽⁵⁾		
. motor vehicles with a weight exceeding 3.5 t	Exempt	15%	1.2% + 0.8%			
- accidental damage, aid of vehicles	18% ^{(2) (4)}					
. utility farm vehicles	Exempt ^{(2) (4)}			11% ⁽⁵⁾		
. motor vehicles with a weight exceeding 3.5 t	Exempt ^{(2) (4)}					
. Legal protection for drivers, aid of persons	11.6% ⁽¹⁰⁾					
Fire						
- normal rate	30% ^{(2) (4)}					
- goods related to craft, business and industrial activities and non-exempt farm goods	7% ^{(2) (4)}					
- related business interruption	7% ^{(2) (4)}					
- agricultural risks	Exempt ^{(2) (4)}			11% ⁽⁵⁾		
- "caisses départementales" ⁽⁶⁾	24% ^{(2) (4)}					
Goods in transit	Exempt ⁽²⁾					
Marine						
- sport, pleasure	19% ⁽²⁾					
- fishing, commercial craft	Exempt ⁽²⁾					
Aircraft	Exempt ⁽²⁾					
Export credit insurance	Exempt					
Health						
- indemnities and reimbursement included in health insurance						
. joint and responsible contracts ⁽⁷⁾	7% ^{(8) (9)}				6,27% ⁽⁸⁾	
. Other contracts	14% ^{(8) (9)}				6,27% ⁽⁸⁾	
- agricultural operators						
. supplementary health insurance	Exempt ^{(8) (9)}				6,27% ⁽⁸⁾	
. occupational illness	Exempt ^{(8) (9)}				6,27% ⁽⁸⁾	
Legal protection	11.6% ⁽¹⁰⁾					
Long-term care insurance	Exempt					
Reinsurance	Exempt					
Other classes	9% ^{(2) (4)}					

Cordialmente,

Francisco Galiza.

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