

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.

<http://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% ⁽⁶⁾ |
| - authorised taxis, vehicles used solely for hire with chauffeur, buses, coaches and their trailers ⁽⁹⁾ | 1.4% | 5% | 7.5% ⁽¹⁾ | 0.35% ⁽⁶⁾ |
| - motor vehicles of a minimum of 3.5 tonnes and less than 12 tonnes ^{(5) (9)} | 1.4% | 5% | 7.5% ⁽¹⁾ | 0.35% ⁽⁶⁾ |
| - motor vehicles or vehicles with trailers of at least 12 tonnes ^{(5) (9)} | Exempt | 5% | 7.5% ⁽¹⁾ | 0.35% ⁽⁶⁾ |
| 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 ⁽⁹⁾ | 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% ^(1a) | | | | | |
| 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% ⁽²⁾⁽⁵⁾ | | | | 6,27% ⁽⁸⁾ | |
| - Other contracts | 14% ⁽²⁾⁽⁵⁾ | | | | 6,27% ⁽⁸⁾ | |
| - agricultural operators | | | | | | |
| - supplementary health insurance | Exempt ⁽²⁾⁽⁵⁾ | | | | 6,27% ⁽⁸⁾ | |
| - occupational illness | Exempt ⁽²⁾⁽⁵⁾ | | | | 6,27% ⁽⁸⁾ | |
| Legal protection | 11.6% ^(1a) | | | | | |
| Long-term care insurance | Exempt | | | | | |
| Reinsurance | Exempt | | | | | |
| Other classes | 9% ⁽²⁾⁽⁴⁾ | | | | | |

Fonte: Francisco Galiza/[Rating de Seguros](#), em 25.04.2015.

