

Programme Law increases premium tax as of 1 July 2026

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Aon Belgium



On 23 February 2026, the government submitted a draft programme law to the Chamber. As is customary in Belgium, this programme law contains a wide range of measures. One of these measures targets an increase in the standard rate of tax on insurance transactions from 9.25% to 9.6%.

Summary

The insurance premium tax for non-life insurance will increase from 9.25% to 9.6% as of 1 July 2026. For most types of insurance, the adjustment will be implemented by the insurer and/or broker, and no action will be required from the employer.

However, if the employer has a hospitalization insurance for which personal contributions are payable by the affiliates, the increase in the premium tax will usually also need to be reflected in an adjustment (increase) of these personal contributions. If this does not happen, the premium increase will be borne entirely by the employer.

What is happening?

The draft programme law aims to increase the general rate of the tax on insurance transactions to 9.6%. Currently, this rate amounts to 9.25%.

This increase applies to premiums that fall due as of 1 July 2026, as the law was only published in the Belgian Official Gazette on 1 June 2026.

What does this mean in practice?

The increase in the premium tax applies to non-life insurance. This therefore means an increase for fire, liability and motor insurance, but also for family insurance policies, business insurance, etc. Hospitalization insurance policies are also affected.

The change can be summarized as follows:

- The expiry date as stated on the premium invoice determines the applicable rate;
- Premiums with an expiry date before 1 July 2026 will continue to be taxed at 9.25%;
- Premiums with an expiry date on or after 1 July 2026 will be taxed at 9.6%;
- Aon's systems and processes are currently being adapted accordingly.

Action required

For most types of non-life insurance, employers will not need to take any action. However, there is one important exception to this!

An employer who has taken out hospitalization insurance under which personal contributions are payable by the affiliates will, in fact, need to adjust these personal contributions if they do not wish to bear the full cost of the premium tax increase themselves.

Please do not hesitate to contact your trusted Aon contact person if you have any further questions.

Aon will, of course, keep you informed of any further developments.



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