

European Insurance Premium Tax (IPT) comparison table

Rank	Country	Rate
EU Countries		
1	FINLAND	24% (Motor and Fire)
2	ITALY	21.5% (Liability, Fire, Theft, Other), 12.5% (Motor, Agricultural liability and fire)
3	NETHERLANDS	21% (Most – Marine, Travel, Health, Goods in transit = Exempt)
4	GERMANY	22% (Fire, Business interruption), 19% (Home/Buildings, Livestock, Goods in German transit, Other)
5	GREECE	20% (Fire, Motor fire) 15% (Liability, Motor, Marine/aviation, Health, Accident, Goods in transit)
6	UK	12% Most UK risk 20% Travel, Hire car insurance, extended warranty
7	MALTA	11% (Most)
8	AUSTRIA	11% (Most)
9	HUNGARY	10% (except Motor at 30%)
10	BELGIUM	9.25%
11	FRANCE	9.0% (except Motor 33%, Fire 30%, Marine (Sport, pleasure) 19%, Motor (Accidental damage) 18%, Legal Protection 12.5%)
12	PORTUGAL	9.0% (except Marine and aviation, goods in transit, Agriculture, Personal accident all 5%)
13	SLOVENIA	8.5%
14	SLOVAKIA	8.0%
15	SPAIN	6.0%
16	CROATIA	5% (except Motor liability 15%, motor damage 10%)
17	IRELAND	5% (non-life) 1% (life)
18	LUXEMBOURG	4.0%
19	ROMANIA	2% Motor 1% Non-Life
20	BULGARIA	2.0%
21	CYPRUS	1.5% Life (BUT 5% Motor (Guarantee Fund)) Mostly stamp duty
22	DENMARK	1.5% (Except Motor 42.9%)
23	SWEDEN	EXEMPT (but 32% for Motor)
24	POLAND	EXEMPT (but 10% fire brigade tax on Fire)
	ESTONIA	No IPT
	LATVIA	No IPT
	LITHUANIA	No IPT
	CZECH REPUBLIC	No IPT
Non-EU Countries		
	LIECHTENSTEIN	5.0%
	NORWAY	No IPT
	SWITZERLAND	5% (but Accident, Agricultural, Marine exempt)
	ICELAND	0.0045% Fees 0.03% prevention tax (avalanches)