


#WallessTaxCookies

Insurance  
premium tax  
in Lithuania!  
Will we be  
safer in 2026?



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## Key points

- Tax base: non-life insurance premiums where the risk is located in Lithuania
- Rate: 10%
- Legal payers: insurance companies
- Requirement: quarterly declaration and payment



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## Exemptions

The security contribution does not apply to:

- Life insurance
- Compulsory motor third-party liability (MTPL) insurance for personal vehicles (with conditions)
- Crop, plant and livestock health insurance

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## MTPL exemption conditions

The exemption applies only if a personal vehicle:

- is not used for business purposes, and
- is not transferred or leased to a company.

If either condition is not met, the exemption does not apply.



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## Planning opportunity

Contracts signed by 31 December 2025 are exempt – even if:

- they take effect in 2026, or
- they include multi-year or periodic payments.


This allows securing current rates for longer.



## Action point

Consider reviewing:

- property insurance
- liability insurance
- travel and health insurance
- business interruption insurance



to assess which policies will be affected from 2026 and whether the transitional rule can apply.