

LEGAL NOTICE NO. 487

REPUBLIC OF TRINIDAD AND TOBAGO

THE NATIONAL INSURANCE ACT, CHAP. 32:01

REGULATIONS

MADE BY THE BOARD UNDER SECTION 44 OF THE NATIONAL INSURANCE ACT
AND SUBJECT TO NEGATIVE RESOLUTION OF PARLIAMENT

THE NATIONAL INSURANCE (CONTRIBUTION) (AMENDMENT)
REGULATIONS, 2025

1. These Regulations may be cited as the National Insurance Citation
(Contribution) (Amendment) Regulations, 2025.
2. These Regulations come into effect on 1st January, 2026. Commencement
3. In these Regulations, “the Regulations” means the National Interpretation
Insurance (Contribution) Regulations. Chap. 32:01
4. Regulation 10 of the Regulations is amended— Regulation 10
amended
 - (a) in subregulation (11), by inserting after the words “shall pay contributions”, the words “for the period 5th September, 2016 to 4th January, 2026”; and
 - (b) by inserting after subregulation (11), the following subregulations:

“(12) With effect from 5th January, 2026, a person who began paying voluntary contributions prior to 5th January, 2026, or on or after 5th January, 2026, shall pay contributions for the period 5th January, 2026 to 3rd January, 2027, at the rate for the earnings class into which he falls, in accordance with the Table shown hereunder as follows:

**Earnings Classes and Contributions for
Voluntary Contributions – 2026
(Based on 16.2% contribution rate)**

Earnings Class	Weekly Earnings	Monthly Earnings	Assumed Average Weekly Earnings	Weekly Contribution	Monthly Contribution	Quarterly Contribution
	\$	\$	\$	\$	\$	\$
I	200 - 339.99	867 - 1472.99	270.00	43.80	189.80	569.40
II	340 - 449.99	1473 - 1949.99	395.00	63.90	276.90	830.70

Earnings Class	Weekly Earnings	Monthly Earnings	Assumed Average Weekly Earnings	Weekly Contribution	Monthly Contribution	Quarterly Contribution
	\$	\$	\$	\$	\$	\$
III	450 - 609.99	1950 - 2642.99	530.00	85.80	371.80	1,115.40
IV	610 - 759.99	2643 - 3292.99	685.00	111.00	481.00	1,443.00
V	760 - 929.99	3293 - 4029.99	845.00	136.80	592.80	1,778.40
VI	930 - 1119.99	4030 - 4852.99	1,025.00	166.20	720.20	2,160.60
VII	1120 - 1299.99	4853 - 5632.99	1,210.00	195.90	848.90	2,546.70
VIII	1300 - 1489.99	5633 - 6456.99	1,395.00	225.90	978.90	2,936.70
IX	1490 - 1709.99	6457 - 7409.99	1,600.00	259.20	1,123.20	3,369.60
X	1710 - 1909.99	7410 - 8276.99	1,810.00	293.10	1,270.10	3,810.30
XI	1910 - 2139.99	8277 - 9272.99	2,025.00	328.20	1,422.20	4,266.60
XII	2140 - 2379.99	9273 - 10312.99	2,260.00	366.00	1,586.00	4,758.00
XIII	2380 - 2629.99	10313 - 11396.99	2,505.00	405.90	1,758.90	5,276.70
XIV	2630 - 2919.99	11397 - 12652.99	2,775.00	449.70	1,948.70	5,846.10
XV	2920 - 3137.99	12653 - 13599.99	3,029.00	490.80	2,126.80	6,380.40
XVI	3138 and over	13600 and over	3,138.00	508.50	2,203.50	6,610.50

(13) With effect from 4th January, 2027, a person who began paying voluntary contributions prior to 4th January, 2027, or on or after 4th January, 2027 shall pay contributions at the rate for the earnings class into which he falls, in accordance with the Table shown hereunder as follows:

**Earnings Classes and Contributions for
Voluntary Contributions – 2027
(Based on 19.2% contribution rate)**

Earnings Class	Weekly Earnings	Monthly Earnings	Assumed Average Weekly Earnings	Weekly Contribution	Monthly Contribution	Quarterly Contribution
	\$	\$	\$	\$	\$	\$
I	200 - 339.99	867 - 1472.99	270.00	51.90	224.90	674.70
II	340 - 449.99	1473 - 1949.99	395.00	75.90	328.90	986.70
III	450 - 609.99	1950 - 2642.99	530.00	101.70	440.70	1,322.10
IV	610 - 759.99	2643 - 3292.99	685.00	131.40	569.40	1,708.20
V	760 - 929.99	3293 - 4029.99	845.00	162.30	703.30	2,109.90

Earnings Class	Weekly Earnings	Monthly Earnings	Assumed Average Weekly Earnings	Weekly Contribution	Monthly Contribution	Quarterly Contribution
	\$	\$	\$	\$	\$	\$
VI	930 - 1119.99	4030 - 4852.99	1,025.00	196.80	852.80	2,558.40
VII	1120 - 1299.99	4853 - 5632.99	1,210.00	232.20	1,006.20	3,018.60
VIII	1300 - 1489.99	5633 - 6456.99	1,395.00	267.90	1,160.90	3,482.70
IX	1490 - 1709.99	6457 - 7409.99	1,600.00	307.20	1,331.20	3,993.60
X	1710 - 1909.99	7410 - 8276.99	1,810.00	347.40	1,505.40	4,516.20
XI	1910 - 2139.99	8277 - 9272.99	2,025.00	388.80	1,684.80	5,054.40
XII	2140 - 2379.99	9273 - 10312.99	2,260.00	433.80	1,879.80	5,639.40
XIII	2380 - 2629.99	10313 - 11396.99	2,505.00	480.90	2,083.90	6,251.70
XIV	2630 - 2919.99	11397 - 12652.99	2,775.00	532.80	2,308.80	6,926.40
XV	2920 - 3137.99	12653 - 13599.99	3,029.00	581.70	2,520.70	7,562.10
XVI	3138 and over	13600 and over	3,138.00	602.40	2,610.40	7,831.20".

Dated this 24th day of December, 2025.

J. KALLOO
Chairman