Insurance 1 Jan 2029

Mandatory protection cover for local-government employees

From 1 January 2029, local-government employees in France are covered by a group protection contract with mandatory membership. The employer funds at least half of the contribution. Where an agreement is in progress, the new regime applies when it expires.

APPLICATION DATE	WHO REQUIRES IT	WHO YOU ANSWER TO	NATURE OF THE REQUIREMENT
1 Jan 2029	French law of 22 December 2025	Local-government employers, after a competitive tender	Customer, digital, sustainability

INSTITUTIONS CONCERNED — Mutual and protection insurer (solid) · Insurer (dashed)

Solid: concerned. Dashed: depending on status or activity.

MILESTONES

The timeline of the text.

- **11 Jul 2023** — National collective agreement
- **22 Dec 2025** — Law No 2025-1251
- **23 Oct 2026** — Decrees No 2026-986 and No 2026-987
- **1 Jan 2029** — Group contracts with mandatory membership

IN DETAIL

What is changing.

What the new regime provides

1 JAN 2029

THE CONTRACT
- Group protection contract
- Mandatory membership for employees

FUNDING
- The employer bears at least 50% of the contribution

COVER
- Incapacity for work: 90% of net pay
- Disability
- Unfitness for work
- Death

TRANSITION
- Agreement in progress: the new regime applies when it expires

Law No 2025-1251 of 22 December 2025 makes group protection contracts with mandatory membership the general rule in the French local civil service. Two decrees of 23 October 2026 set out how it applies. Cover includes incapacity for work, disability, unfitness for work and death.

The employer bears at least half of the contribution. Local authorities and management centres choose their provider after a competitive tender. Where a participation agreement is in progress, the new regime applies when it expires.

OUR VIEW

For mutual insurers and provident institutions, the market moves from individual membership to group contracts: many tenders, pricing by local authority, mass enrolments, profit and loss accounts by contract. Policy administration systems and technical accounting have to follow this change of scale.

WHAT WE DO

Adaptation of policy administration systems and technical accounting to group contracts, profit and loss accounts by contract, reporting to employers and solvency monitoring.

Protection insurance | Local civil service | Group contracts

INSURANCE AND SOCIAL PROTECTION→

FURTHER READING

Official sources.

Service-public.fr, 5 November 2026	https://www.service-public.gouv.fr/particuliers/actualites/A19126?lang=fr
Vie publique (French government), law of 22 December 2025	https://www.vie-publique.fr/loi/299337-protection-sociale-complementaire-agents-territoriaux-loi-du-22-12-2025
Service-public.fr, health and protection cover for local-government employees	https://www.service-public.gouv.fr/particuliers/vosdroits/F38327

Links checked on 23 November 2026.