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CAISHUI BOSHI LUNWENKU

A Study on Tax Policy of Non-life
Insurance Business Reserves

非寿险业务准备金 税收政策研究

■ 李琴英 著

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摘 要

作为产险公司最重要的负债，非寿险业务准备金的提取对于保持公司负债与所有者权益之间的平衡具有举足轻重的作用。其提取不仅直接关系到产险公司利润核算的真实性和偿付能力评价的准确性；而且作为所得核算的减项，关系到税收征纳的合理性。因此，科学合理地评估和提取准备金对保险经营、保险监管、保险税收都具有非常重要的意义。

随着市场经济的快速发展以及金融一体化程度的不断加深，为适应产险市场的迅速变化和满足保险经营的国际化要求，非寿险业务准备金的相关监管规则、会计制度、税收法规都在总结各自改革经验的基础上，充分借鉴各自的国际惯例，向着自我完善的方向发展。新制度实施尽管在实际上不会改变任何产险公司的现状，但却会导致公司的财务状况、偿付能力、税收负担产生巨大变化。也就是说，这些制度变革不仅会对保险公司经营管理、产品设计等产生显著直接影响，而且会对现行的保险监管模式、税务处理和具体政策产生重大影响和挑战。

因此，本书以新会计准则和新企业所得税法实施为背景，基于会计制度、监管规则和税收法规三种制度比较的视角，对与非寿险业务准备金相关的理论、制度规定的历史演变、现实状况及改革趋势进行深入细致地研究；系统地梳理了各制度及相关具体规定的变革过程，以及制度间的关系变迁及其走向；着力点在于非寿险业务准备金的税会差异分析，落脚点是对当前困扰产险业发展的非寿险业务准备金税前扣除问题提出政策建议，以期为建



立适合中国国情的、符合保险经营特点的、科学的保险所得税税收政策从理论上做一些探索。本书的主要内容和结构安排如下：

第一章是对非寿险业务准备金相关研究成果的一个综述。系统地梳理了与本书选题相关的会计制度和税收法规差异及协调、非寿险业务准备金计提方法的改进、保险税制完善包括准备金税前扣除政策的相关研究，并对其进行简要评价。

第二章以“非寿险业务准备金的构成与评估基础”为题。首先界定本书的研究范畴，总结了非寿险业务准备金的内涵和性质；然后阐释非寿险业务准备金评估的重要性；最后分析非寿险业务准备金评估的三个基础：通用会计准则、监管会计准则、纳税会计准则，从而引出本书研究的主题。

第三章以“非寿险业务准备金的会计制度与监管规则间的关系及其变迁”为题。首先探讨了非寿险业务准备金的会计地位及其与偿付能力监管间内在联系；在此基础上着力研究两种制度间的关系变迁：从高度统一到明显分离，再到趋向统一；并对新会计准则实施对保险监管的影响进行分析。

第四章以“非寿险业务准备金的会计制度与税收法规间的关系及其变迁”为题。按照从一般到特殊的逻辑，首先对会计与税收、会计制度与税收法规的内在联系有一基本认识；进而分析不同经济体制下税会关系模式；最后重点探讨非寿险业务准备金所适用的制度、法规变化的具体表现，并在此基础上总结非寿险业务准备金税会关系变迁：从完全一致到轻度分离，再到扩大分离。

第五章以“非寿险业务准备金税会差异的理论分析及其检验”为题。首先探究了非寿险业务准备金税会差异的理论根源，进而通过对产险公司各项责任准备金提取状况的检验，如未到期责任准备金与自留保费的比例、未决赔款准备金与赔款支出的比例、未决赔款准备金与自留保费的比例、总准备金累计额及其与



净利润的比例，证明了非寿险业务准备金税会差异确实是一种客观存在；最后对税会差异带来的宏微观经济效率损失进行分析。

第六章以“非寿险业务准备金税务处理的国际比较”为题。首先考察了32个国家或地区对于非寿险业务准备金的会计与税务处理的具体做法，比较和总结各国非寿险业务准备金税务处理的异同，以期为我国非寿险业务准备金税收法规改革提供经验和借鉴。结果发现：非寿险业务准备金税务处理的主流国际做法是，税法大都承认会计上按精算方法提取各项责任准备金，并准予税前扣除，至于总准备金的做法则存在争议。

第七章以“协调非寿险业务准备金税会差异的建议”为题。这是对前文检验过程以及国际比较结果的总结和应用。首先阐明了协调非寿险业务准备金税会差异的理论基础和实践条件；然后探讨完善非寿险业务准备金税前扣除政策应注意的问题；最后在整个研究的基础上提出若干政策建议。即采用更精确的未到期责任准备金扣除方法、按精算方法计提的未决赔款准备金准予税前据实扣除、完善理赔费用准备金和保费不足准备金的税法规定、给予总准备金一定的税收优惠。

鉴于国内针对非寿险业务准备金的会计制度、监管规则、税收法规三种制度间系统的比较研究非常缺乏，本书研究在一定程度上丰富了非寿险业务准备金税会差异、税前扣除政策等问题的研究成果。此外，本书通过非寿险业务准备金的提取状况检验证实了税会差异是一种客观存在，并指出相关规定的不合理之处，有助于为非寿险业务准备金税前扣除政策调整提供较为翔实的理论和实证基础。

关键词：非寿险业务准备金；监管规则；税会差异；税前扣除政策

ABSTRACT

As the most important liability of non-life insurance company, the withdrawal of non-life insurance business reserves has great significance to balance the company's liability and owners equity. This withdrawal is not only directly related to the authenticity of non-life insurance company's profit calculation and the veracity of solvency's evaluation; but also rationality of tax collection. Therefore, it has important sense to insurance management, insurance supervision and insurance tax collection by evaluating and withdrawing reserves in a scientific and rational way.

As the rapid development of market economy and finance's incorporation, it is necessary to adapt the rapid change of non-life insurance industry and meet the international requirement of insurance management. Based on their own reforming experience, the relative supervision rules of non-life insurance business reserves, accounting institutions and tax acts all reflect international conventions and develop towards the direction of self-perfection. The execution of the new system can't change the actuality of any non-life insurance company, but can bring out great change in company's financial situation, solvency and tax burden. That is to say, these institutions can not only affect the management and product's design of company, but also the present supervision mode, tax disposal and detailed policy.

Hence, this dissertation is based on the New Accounting Stand-



ards and New Enterprise Income Tax Law and makes a thorough research on the theory of non-life insurance business reserves, the historical evolvement of institutions, present state and reforming direction. Besides, it theoretically illustrates all the institutions' reforming process and relation variation of institutions and developing direction. The emphasis is book-tax difference analysis to non-life insurance business reserves and the point is giving some suggestions to the pre-tax deduction of non-life insurance business reserves which prevents insurance industry from developing. All of these aim to make some exploration in theory for setting up the right policy which is suited to China's national conditions, characteristics of insurance management and scientific tax policy. This dissertation is arranged as follows:

Chapter I makes a review on relative research achievements of the non-life insurance business reserves. Here systemically illustrates relevant book-tax differences and its adjustments, the improvement of the method of the withdrawal to non-life insurance business reserves and consummation of the insurance tax. It makes a belief evaluation on them as well.

Chapter II is entitled "The Basis of Composing and Calculation of Non-life Insurance Business Reserves". Firstly, it defines the research category of this dissertation and sums up the connotation and property of the non-life insurance business reserves. Then, it explains the importance of non-life insurance business reserves' calculation. Finally, it analyzes the basis of non-life insurance business reserves' calculation – generally accepted accounting principles, statutory accounting principles and tax accounting principles, which brings out the topic of this dissertation.

Chapter III is entitled "The Relationship and Its Transformation



between Accounting Institutions and Supervision Rules of Non-life Insurance Business Reserves". Firstly, it probes into the internal connections between the accounting status of non-life insurance business reserves and its solvency supervision. Then, it mainly makes research on the transformation of the relationship between the two institutions. That is, their relationship changes from the highly unity to the obvious separation, then to a tendency of unity. Finally, it makes an analysis on the influences which the New Accounting Standards will exert on the insurance supervision.

Chapter IV is entitled "The Relationship and Its Transformation between Accounting Institutions of Non-life Insurance Business Reserves and Tax Acts". According to the logic from the general to the particular, firstly, it introduces the internal relations between accounting and tax and the connections between accounting institutions and tax rules. Then, it analyzes the different book-tax modes under different economic systems. Finally, it focuses on the concrete forms of the transformation of the institutions and rules to which non-life insurance business reserves will be adjusted. Based on this, it comes to a conclusion about the relation transformation on book-tax of non-life insurance business reserves. That is, it is from the complete conformity to the slighter separation, then to the deeper separation.

Chapter V is entitled "The Theoretical Analysis and Its Testing on Book-Tax Differences of Non-life Insurance Business Reserves". Firstly, it makes a thorough inquiry into the theoretical roots of book-tax differences of non-life insurance business reserves. Then, it proves that there exists book-tax differences through testing the real situation of each technical reserves, such as the ratio between unearned premium reserves and retained premiums, the ratio between outstanding loss re-



serves and compensation expenses, the ratio between outstanding loss reserves and retained premiums and the ratio between the accumulative amount of globe reserves and net profits. Finally, it analyzes the loss of the efficiency of micro-economy and macro-economy.

Chapter VI is entitled “The International Comparison and Contrast of the Tax Processing of Non-life Insurance Business Reserves”. Firstly, it investigates the detailed steps of accounting and tax processing towards non-life insurance business reserves from 32 countries or districts. Then, it contrasts and summarizes the differences and similarities between them in the hope that it could provide experiences and good suggestions for the reform of tax acts in our country. Finally, the findings shows that the mainstream tax processing method is to admit withdrawing the different reserves through actuarial method on the accounting and approve pre-tax deduction. Meanwhile, there are different opinions about how to cope with the globe reserves.

Chapter VII is entitled “The Coordination of the Suggestions on the Policy of Book-Tax Differences of Non-life Insurance Business Reserves”. This chapter is a summary and application towards the process of testing and the outcomes of international comparison mentioned above. Firstly, it explicates the theoretical basis and practical conditions of coordinating book-tax differences of non-life insurance business reserves. Then, it discusses some questions which should be paid more attention to in the process of perfecting the pre-tax deduction policy of non-life insurance business reserves. Eventually, it brings up several suggestions of policy on the basis of overall research. The suggestions are as following: the more actuarial methods of deducting unearned premium reserves should be taken; loss reserves that are calculated and withdrew through actuarial method should be deducted be-



fore tax; the tax acts of claim adjustment expenses reserves and premium deficiency reserves should be perfected; to certain extent, tax preferences should be given to globe reserves.

Due to the shortage of contrastive study on accounting institutions, supervision rules and tax acts, the dissertation, to some extent, enriches the research achievements of book-tax differences of non-life insurance business reserves and pre-tax deduction policy. What's more, the article proves the objective existence of book-tax differences and points out the unreasonable points of the relevant rules. As a result, this dissertation will contribute to provide detailed theories and empirical basis for the adjustment of pre-tax deduction policy of non-life insurance business reserves.

Key Words: Non-life insurance business reserves; Supervision rules; Book-tax differences; Pre-tax deduction policy

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