

# 保險合約會計－IASB 會議重點摘要（10 February 2010）

出處：IASB<sup>1</sup>

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## 再保險

委員會針對再保險人(義務)及分出公司(可收回的再保險資產)二者的再保險合約會計處理進行討論，初步結論如下：

- 再保險人所發行的再保險合約應使用和保險人的保險合約相同的認列及衡量方法。
- 分出公司應該在認列和衡量再保險資產時，應與保險合約分保部分使用相同的方法（以下尚待幕僚人員進一步研究後確定），衡量方法如下：
  - 為履行保險人義務中關於再保險部分所需之預期未來現金流量的現值
  - (加)額外附加的風險溢酬(但不是指剩餘溢酬)包含在保險負債分出部分的衡量值中
  - (加)再保險合約訂價中隱含的剩餘溢酬
  - (減)再保險資產可能減損的影響和保險範圍的爭議，衡量時使用組成要素法，也就是預期價格基礎，而非應計損失基礎

幕僚人員將針對下列議題進行研究：

- 再保險合約訂價時隱含的剩餘溢酬能否為負值？
  - 採組成要素的衡量方式如何與再保險資產減損測試相互關聯
  - 幕僚人員預計設計一個範例來說明其所建議的衡量方法如何適用於分出公司及再保險人
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- 分出公司之再保險項目(如資產與負債、費損及利益)不得互相抵銷，除非有法定上的相互抵銷權。
  - 分出公司不能除列分出部分直接相關的保險負債，除非保險負債的給付義務已履行、終止或取消。
  - 在某些程度上，比例再保險合約所產生再保佣金收入應和取得成本的會計處理一致：(在損益表上)分出公司應認列貸方、再保險人應認列支出。幕僚人員將進一步研究若此法亦適用非比例再保合約時，是否應修正此方法，並將研究如何將分出再保險佣金收入從其他合約性現金流量中拆分出來。

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<sup>1</sup>. <http://www.iasb.org/Current+Projects/IASB+Projects/Insurance+Contracts/Meeting+Summaries+and+Observer+Notes/Meeting+Summaries+and+Observer+Notes.htm>

## 保單持有人會計

對於保險合約中有關保險人及保單持有人的會計處理是否應相對應一事，委員會進行討論，並暫時決議在保險人的保險合約會計揭露草案完成前，下列二項議題不會再作進一步討論：

- 若委員會計畫讓保險人會計處理得以應用於保單持有人會計時，除了取得成本及參與特性之會計處理外，衡量方法將有所不同。
- 非再保險保單持有人的會計處理

## Reinsurance

The boards discussed the accounting for reinsurance contracts by both the reinsurer (principally its obligations) and the cedant (its reinsurance assets-recoverables on business written).

The boards tentatively decided that:

- A reinsurer should use the same recognition and measurement approach for the reinsurance contracts that it issues as all other insurers use for the insurance contracts that they have issued.
- A cedant should recognise and measure its reinsurance asset (reinsurance recoverable) using the same recognition and measurement approach that it uses for the reinsured portion of the underlying insurance contracts that it has issued (this tentative decision is subject to further staff research, as described below).

This measurement approach includes:

- the expected present value of the cash flows required to fulfil the reinsured portion of the insurer's obligations.
- the addition of the risk margin (but not the residual margin) included in the measurement of the reinsured portion of the contract liability.
- the addition of the residual margin implied by the pricing of the reinsurance contract.
- the impact on the reinsurance asset of possible impairment and coverage disputes, measured using the building block approach, in other words an expected value basis, rather than an incurred loss basis.

The staff will carry out research on the following issues:

- Can the residual margin implied by the pricing of the reinsurance contract be negative?
  - How do the building blocks of the proposed measurement approach interact with the impairment test of the reinsurance asset?
  - The staff will develop an example to test how the proposed measurement approach applies to the cedant and the reinsurer.
- A cedant should not offset reinsurance balances against related direct reinsurance balances (balance sheet and income statement) unless legal requirements for offsetting are met.

- A cedant should not derecognise the related direct insurance liabilities upon entering into a reinsurance contract unless the obligation specified in the insurance contract is [legally] discharged, cancelled, or expired.

The cedant should credit, and the reinsurer should charge, to the income statement ceding commissions for proportional reinsurance contracts in a manner consistent with the treatment of acquisition costs. The staff will investigate whether this treatment requires amendment if applied to non-proportional reinsurance contracts, and will consider how to distinguish ceding commissions from other contractual cash flows.

### **Policyholder accounting**

The boards discussed an analysis of symmetry between policyholder accounting and the accounting by the issuer of the insurance contract. The boards tentatively decided not to carry out any further discussion on the following two points before issuing an exposure draft on accounting by insurers for insurance contracts:

- any differences in measurement that might arise if the boards' proposals for insurers were applied to policyholders, except in relation to acquisition costs and participating features.
- non-reinsurance policyholder accounting.

### **Next steps**

The boards will continue their discussion of this project at the joint board meeting on 16-18 February.

Location: **London UK**

Date: **10/02/2010**