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序号	可税前扣除的商业保险	备注	政策文件
a	财产保险	财产保险，包括财产保险、农业保险、责任保险、保证保险、信用保险等以财产或利益为保险标的的各种保险。	《中华人民共和国企业所得税法实施条例》（中华人民共和国国务院令 第 512 号）第四十六条
b	人身意外保险	企业职工因公出差乘坐交通工具发生的人身意外保险费支出，准予企业在计算应纳税所得额时扣除。	《国家税务总局关于企业所得税有关问题的公告》（国家税务总局公告 2019 年第 21 号）

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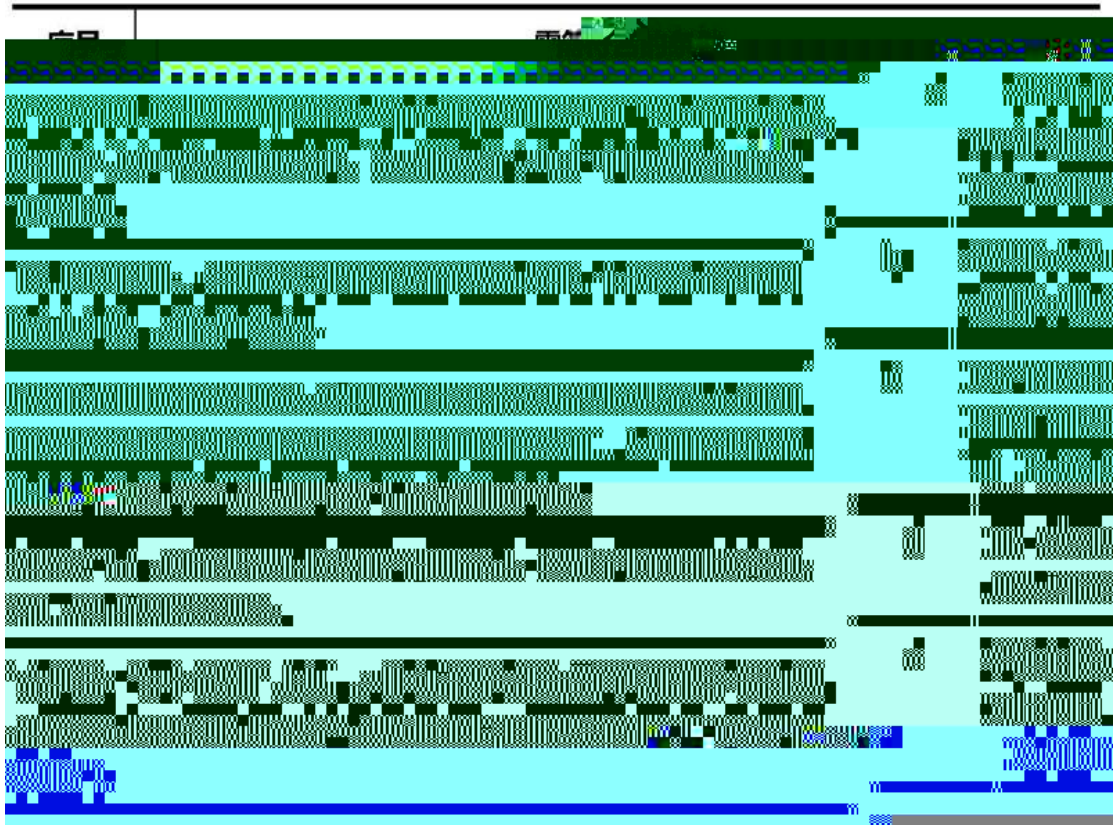
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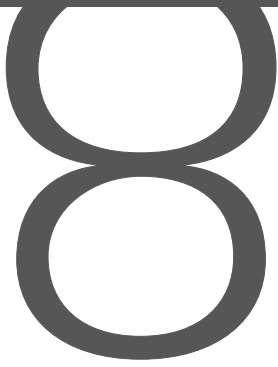
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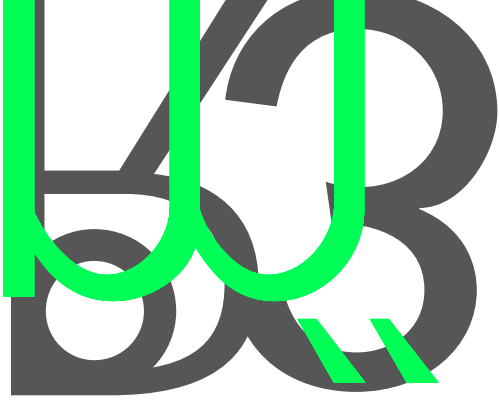
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