

圆桌讨论：精算技术当前议题

2021年11月30日，北美精算师协会研究中心举办了行业专家小组圆桌论坛。论坛期间，专家针对精算技术领域的当前议题开展了热烈的讨论。专家小组成员都是自愿报名，并且是基于他们在精算领域的技术应用管理职责而被遴选出来的。成员们的就业背景也非常多元，他们分别是寿险、健康和财产/意外险领域的企业精算师，以及来自各种类型企业的顾问。整个圆桌论坛持续了三个小时。该报告总结了圆桌讨论的要点。

1. 精算数据

精算数据最近受到越来越多的关注，其范围已经超出了用于传统精算定价和准备金的保单统计数据，还包括营销数据、保单持有者行为和生命周期数据，以及那些可能对公司战略营销产生影响的外部信息数据。而数据平台是用于组织、存储和分析精算数据的工具集，新技术的出现使得其更加受关注。同时，云计算设施的出现，也为企业内部大量数据的存储、安全共享和分析提供了新的途径。

2. 精算技术

精算技术一直在不断发展，给人力资源管理带来了新的挑战：使用这些技术的人才需要被重新培训，而这可能会面临一些阻力。而现有精算技术的多样性迫使管理者在不同管理方法中做出选择，但这样的选择有一定限制。部分技术较为复杂，如果使用者不能完全理解其基本方法，将会产生模型风险。此外，越来越多的开放源码库和模块系统被投入使用，管理者需要对组织内获批使用的源码库和模块进行管理。

3. 精算技术使用模式

随着技术复杂性不断增加，导致的自然结果为精算技术使用模式专业化的议题。不同领域的专家对该使用模式有不同的看法，例如实际使用这些技术工具的专家与对这些技术所产生结果进行分析的

专家。这种意见的分离应该被鼓励与否，业内还没有统一的看法。而使用这种模式的方式对精算师的精算职业道路和组织的架构都会产生一定的影响。

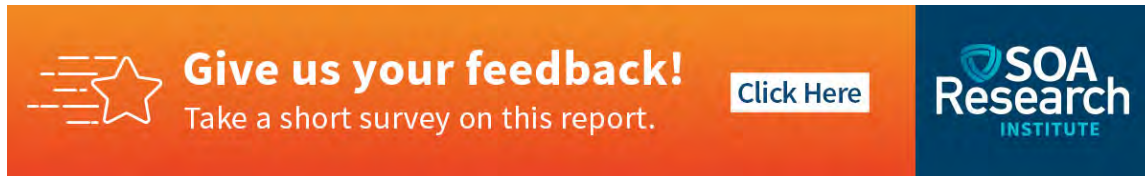
4. 单平台与多平台

使用单一平台或是多个平台？要回答该问题，需要考虑运营模式，以及平台与目标任务之间的匹配程度。

5. 供应商风险管理

虽然供应商风险不能被完全消除，但可以通过一些方法来降低风险。

完整报告（英文版）请详见 <https://www.soa.org/resources/research-reports/2022/actuarial-technology/>



The banner features a star icon with motion lines on the left. The main text reads "Give us your feedback!" in a large, bold font, followed by "Take a short survey on this report." in a smaller font. A "Click Here" button is positioned to the right of the text. The SOA Research Institute logo is located on the far right of the banner.

Give us your feedback!
Take a short survey on this report.

[Click Here](#)

SOA
Research
INSTITUTE

About The Society of Actuaries Research Institute

Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, data-driven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its [strategic research programs](#): aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of [topical research available](#), including an expanding collection of international and market-specific research, experience studies, models and timely research.

Society of Actuaries Research Institute
475 N. Martingale Road, Suite 600
Schaumburg, Illinois 60173
www.SOA.org